



# STIC Search Report

## EIC 3700

STIC Database Tracking Number: 108697

TO: Christina M Marks  
Location: cp2 10b12  
Art Unit: 3713  
Tuesday, December 02, 2003

Case Serial Number: 09/941347

From: Emory Damron  
Location: EIC 3700  
CP2-2C08  
Phone: 305-8587

Emory.Damron@uspto.gov

### Search Notes

Dear Christina,

Please find below an inventor search in the bibliographic and full-text foreign patent files, as well as keyword searches in the patent and non-patent literature files, both bibliographic and full text.

References of potential pertinence have been tagged, but please review the whole packet in case you like something I didn't.

I also looked briefly at some internet sites but could not locate the aspect as described here.

Included too are some partial print-outs from the JPO/EPO/Derwent databases using keywords; these may prove useful to you.

Please contact me if I can refocus or expand any aspect of this case.

Happy Holidays!

Sincerely,

Emory Damron

Technical Information Specialist

EIC 3700, US Patent & Trademark Office

Phone: (703) 305-8587

Fax: (703) 306-5915

Emory.damron@uspto.gov



Ms. Marks. Auto office thru 12/1/03

Access DB# 108697

## SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Christina M. Marks Examiner #: 79589 Date: 11/19/2003  
Art Unit: 3713 Phone Number 305-7497 Serial Number: 09/94/347  
Mail Box and Bldg/Room Location: CP2 10D2 Results Format Preferred (circle): PAPER DISK E-MAIL

Examiner Office: CP2 10B12 Max

If more than one search is submitted, please prioritize searches in order of need.

\*\*\*\*\*

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: LOTTERY INSURANCE METHOD

Inventors (please provide full names): MANU GHELA

Earliest Priority Filing Date: 28 AUGUST 2001

\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

- Lottery with both tax-insured tickets and non tax-insured tickets available wherein the tax-insured tickets are more expensive but if a jackpot is won the tax-insured ticket will pay a portion of the taxes on the jackpot as well as the jackpot.
- Lottery with both payout-insured tickets and non payout insured tickets wherein if the winner has a payout insured ticket they will be paid full amount of jackpot immediately regardless of its worth.  
i.e. when taking the lump sum for a powerball win payout insured tickets will get the same amount as the actual jackpot, not a docked amount. usually associated w/ lump sum payout.

### STAFF USE ONLY

	Type of Search	Vendors and cost where applicable
Searcher: <u>EMORY DAMRON</u>	NA Sequence (#) _____	STN _____
Searcher Phone #: <u>305 8587</u>	AA Sequence (#) _____	Dialog <u>✓</u> <u>456 91</u>
Searcher Location: <u>CP2 2C8</u>	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: <u>12/1/03</u>	Bibliographic <u>✓</u>	Dr.Link _____
Date Completed: <u>12/2/03</u>	Litigation <u>944</u>	Lexis/Nexis _____
Searcher Prep & Review Time: <u>120 min</u>	Fulltext <u>✓</u>	Sequence Systems _____
Clerical Prep Time: <u>0</u>	Patent Family _____	WWW/Internet <u>✓</u>
Online Time: <u>13 min</u>	Other _____	Other (specify) _____



# STIC Search Results Feedback Form

**EIC 3700**

Questions about the scope or the results of the search? Contact *the EIC searcher or contact:*

John Sims, EIC 3700 Team Leader  
308-4836, CP2-2C08

## Voluntary Results Feedback Form

➤ I am an examiner in Workgroup:  Example: 3730

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature  
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to STIC/EIC3700 CP2 2C08



Set	Items	Description
S1	4	AU=(GHELA M? OR GHELA, M? OR GHELA M OR GHELA, M OR GHELA - M. OR GHELA, M. OR GHELA MANU OR GHELA, MANU)

? show files

File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)

(c) 2003 JPO & JAPIO

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200376

(c) 2003 Thomson Derwent

1/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015387296 \*\*Image available\*\*  
WPI Acc No: 2003-448241/200342  
XRPX Acc No: N03-357549

**Lodging facility e.g. hotel, inn, permits guest to occupy rooms upon giving their consent to lodging facility's use of guest's images for commercial purposes**

Patent Assignee: GHELA M (GHEL-I)

Inventor: **GHELA M**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030061059	A1	20030327	US 2001964124	A	20010925	200342 B

Priority Applications (No Type Date): US 2001964124 A 20010925

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030061059	A1	12	G06F-017/60	

Inventor: **GHELA M**

1/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015358086 \*\*Image available\*\*  
WPI Acc No: 2003-419024/200339  
XRPX Acc No: N03-334416

**Lottery conduction method involves paying two different prize amounts of jackpot to non-insured and insured winning lottery ticket holders respectively at different payout times**

Patent Assignee: GHELA M (GHEL-I)

Inventor: **GHELA M**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030045339	A1	20030306	US 2001941347	A	20010828	200339 B

Priority Applications (No Type Date): US 2001941347 A 20010828

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030045339	A1	9	A63F-013/00	

Inventor: **GHELA M**

1/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015281281 \*\*Image available\*\*  
WPI Acc No: 2003-342213/200332  
Related WPI Acc No: 2003-342212  
XRPX Acc No: N03-273811

**Solar collector pipe for use in conveying and heating fluid, has opposite walls that are combined to form either ogive, cambered, catenary or**

**semi-elliptical cross sectional body**

Patent Assignee: GHELA M (GHEL-I)

Inventor: GHELA M ; SMITH T

Number of Countries: 101 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030047181	A1	20030313	US 2001952597	A	20010911	200332 B
			US 200286164	A	20020227	
WO 200323292	A1	20030320	WO 2002US29122	A	20020911	200343
US 6619283	B2	20030916	US 2001952597	A	20010911	200362
			US 200286164	A	20020227	

Priority Applications (No Type Date): US 200286164 A 20020227; US 2001952597 A 20010911

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030047181	A1	24	F24J-002/10		CIP of application US 2001952597
WO 200323292	A1	E	F24J-002/02		
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW					
Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
US 6619283	B2		F24J-002/10		CIP of application US 2001952597

Inventor: GHELA M ...

1/3,K/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

015281280 \*\*Image available\*\*

WPI Acc No: 2003-342212/200332

Related WPI Acc No: 2003-342213

XRPX Acc No: N03-273810

**Solar collector pipe for use in conveying and heating fluid, has conduit portion that reflects solar energy received by transparent portion and absorbed by absorbing plate**

Patent Assignee: GHELA M (GHEL-I); SMITH T (SMIT-I)

Inventor: GHELA M ; SMITH T

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030047180	A1	20030313	US 2001952597	A	20010911	200332 B
US 6604521	B2	20030812	US 2001952597	A	20010911	200355

Priority Applications (No Type Date): US 2001952597 A 20010911

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030047180	A1	19	F24J-002/10		
US 6604521	B2		F24J-002/05		

Inventor: GHELA M ...

Set	Items	Description
S1	2	AU=(GHELA M? OR GHELA, M? OR GHELA M OR GHELA, M OR GHELA - M. OR GHELA, M. OR GHELA MANU OR GHELA, MANU)

? show files

File 348:EUROPEAN PATENTS 1978-2003/Nov W03  
(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20031127,UT=20031120  
(c) 2003 WIPO/Univentio

? pause

1/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

01579929

**SOLAR COLLECTOR PIPE**  
**CONDUITE COLLECTRICE SOLAIRE**

PATENT ASSIGNEE:

Ghela, Manu, (4385990), 537 S. Country Club Drive, Mesa, AZ 85210, (US),  
(Applicant designated States: all)

INVENTOR:

**GHELA, Manu** , 537 S. Country Club Drive, Mesa, AZ 85210, (US)  
SMITH, Travis, 30 Miller Road, P.O. Box 1941, Glenrock, WY 82637, (US)  
PATENT (CC, No, Kind, Date):

WO 2003023292 030320  
APPLICATION (CC, No, Date): EP 2002770511 020911; WO 2002US29122 020911  
PRIORITY (CC, No, Date): US 952597 010911; US 86164 020227  
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
IE; IT; LI; LU; MC; NL; PT  
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
INTERNATIONAL PATENT CLASS: F24J-002/02; F24J-002/05; F24J-002/10;  
F24J-002/12; F24J-002/22; F24J-002/24; F24J-002/26  
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

**GHELA, Manu** ...

1/3,K/2 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00993361 \*\*Image available\*\*

**SOLAR COLLECTOR PIPE**  
**CONDUITE COLLECTRICE SOLAIRE**

Inventor(s):

SMITH Travis, #30 Miller Road, P.O. Box 1941, Glenrock, WY 82637, US,  
Patent Applicant/Inventor:

**GHELA Manu** , 537 S. Country Club Drive, Mesa, AZ 85210, US, US  
(Residence), US (Nationality)

Legal Representative:

BOOTH Kenneth C (agent), Schmeiser, Olsen & Watts LLP, 18 E. University  
Drive #101, Mesa, AZ 85201, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200323292 A1 20030320 (WO 0323292)

Application: WO 2002US29122 20020911 (PCT/WO US0229122)

Priority Application: US 2001952597 20010911; US 200286164 20020227

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10982

Patent Applicant/Inventor:



GHELA Manu . . .

Set	Items	Description
S1	①	AU=(GHELA M? OR GHELA, M? OR GHELA M OR GHELA, M OR GHELA - M. OR GHELA, M. OR GHELA MANU OR GHELA, MANU)
? show files		
File 94:	JICST-EPlus	1985-2003/Nov W5 (c) 2003 Japan Science and Tech Corp(JST)
File 95:	TEME-Technology & Management	1989-2003/Nov W2 (c) 2003 FIZ TECHNIK
File 99:	Wilson Appl. Sci & Tech Abs	1983-2003/Oct (c) 2003 The HW Wilson Co.
File 35:	Dissertation Abs Online	1861-2003/Oct (c) 2003 ProQuest Info&Learning
File 111:	TGG Natl.Newspaper Index(SM)	1979-2003/Nov 24 (c) 2003 The Gale Group
File 583:	Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File 6:	NTIS	1964-2003/Nov W5 (c) 2003 NTIS, Intl Cpyrght All Rights Res
File 8:	Ei Compendex(R)	1970-2003/Nov W4 (c) 2003 Elsevier Eng. Info. Inc.
File 34:	SciSearch(R) Cited Ref Sci	1990-2003/Nov W4 (c) 2003 Inst for Sci Info
File 434:	SciSearch(R) Cited Ref Sci	1974-1989/Dec (c) 1998 Inst for Sci Info
File 65:	Inside Conferences	1993-2003/Nov W5 (c) 2003 BLDSC all rts. reserv.
File 473:	FINANCIAL TIMES ABSTRACTS	1998-2001/APR 02 (c) 2001 THE NEW YORK TIMES
File 474:	New York Times Abs	1969-2003/Nov 29 (c) 2003 The New York Times
File 475:	Wall Street Journal Abs	1973-2003/Nov 26 (c) 2003 The New York Times
File 481:	DELPHES Eur Bus	95-2003/Nov W4 (c). 2003 ACFCI & Chambre CommInd Paris
File 484:	Periodical Abs Plustext	1986-2003/Nov W4 (c) 2003 ProQuest
? pause		
?		

Set	Items	Description
S1	0	AU=(GHELA M? OR GHELA, M? OR GHELA M OR GHELA, M OR GHELA - M. OR GHELA, M. OR GHELA MANU OR GHELA, MANU)
? show files		
File 9:		Business & Industry(R) Jul/1994-2003/Nov 26 (c) 2003 Resp. DB Svcs.
File 16:		Gale Group PROMT(R) 1990-2003/Nov 26 (c) 2003 The Gale Group
File 47:		Gale Group Magazine DB(TM) 1959-2003/Nov 26 (c) 2003 The Gale group
File 80:		TGG Aerospace/Def.Mkts(R) 1986-2003/Nov 26 (c) 2003 The Gale Group
File 141:		Readers Guide 1983-2003/Oct (c) 2003 The HW Wilson Co
File 148:		Gale Group Trade & Industry DB 1976-2003/Nov 27 (c) 2003 The Gale Group
File 160:		Gale Group PROMT(R) 1972-1989 (c) 1999 The Gale Group
File 482:		Newsweek 2000-2003/Nov 26 (c) 2003 Newsweek, Inc.
File 621:		Gale Group New Prod.Annou.(R) 1985-2003/Nov 27 (c) 2003 The Gale Group
File 635:		Business Dateline(R) 1985-2003/Nov 27 (c) 2003 ProQuest Info&Learning
File 636:		Gale Group Newsletter DB(TM) 1987-2003/Nov 26 (c) 2003 The Gale Group
File 646:		Consumer Reports 1982-2003/Dec (c) 2003 Consumer Union
File 609:		Bridge World Markets 2000-2001/Oct 01 (c) 2001 Bridge
File 649:		Gale Group Newswire ASAP(TM) 2003/Nov 24 (c) 2003 The Gale Group
File 610:		Business Wire 1999-2003/Dec 01 (c) 2003 Business Wire.
File 613:		PR Newswire 1999-2003/Dec 01 (c) 2003 PR Newswire Association Inc
File 810:		Business Wire 1986-1999/Feb 28 (c) 1999 Business Wire
File 813:		PR Newswire 1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File 20:		Dialog Global Reporter 1997-2003/Dec 01 (c) 2003 The Dialog Corp.
File 570:		Gale Group MARS(R) 1984-2003/Nov 27 (c) 2003 The Gale Group
File 492:		Arizona Repub/Phoenix Gaz 19862002/Jan 06 (c) 2002 Phoenix Newspapers
File 703:		USA Today 1989-2003/Nov 28 (c) 2003 USA Today

Set	Items	Description
S1	6411	GAME?(2N)CHANCE OR LOTTERY OR LOTTERIES OR LOTTO? ? OR SWE-EPSTAKE? OR SWEEP()STAKE?
S2	1	(MASS OR MEGA) () (BUCKS OR MILLIONS) OR MASSMILLIONS OR MEG-ABUCKS OR MEGAMILLIONS
S3	435	POWERBALL OR POWER()BALL OR RAFFLE? ? OR KENO OR TOMBOLA?
S4	11038	PICK() (FOUR OR FIVE OR SIX OR THREE) OR SLOT()MACHINE? OR -ROULETTE?
S5	5603	CASINO? OR GAMBLING OR GAMBLE? ? OR GAMING
S6	36219	TICKET? ? OR CHIT? ? OR BALLOT? ? OR TOKEN? ? OR STAKE? ?
S7	137968	SLIP? ? OR RECEIPT? ? OR STUB? ? OR VOUCHER? ?
S8	2207	TAX OR TAXES OR TAXING OR TAXATION
S9	8083	ASSESSMENT OR INCOMETAX? OR LEVY OR LEVIE? ? OR IMPOST? ?
S10	11579	INSURE OR INSURES OR INSURING OR INSURANCE OR INSURED
S11	414	UNDERWRIT? OR UNDER()WRIT? OR INDEMNIT?
S12	19857	REWARD? OR AWARD? OR PRIZE?
S13	2108	LUMP SUM? OR LUMP() (SUM OR SUMS) OR JACKPOT? OR JACK() (POT -OR POTS) OR WINNINGS
S14	22458	PAYOUT OR PAY()OUT OR PAYOFF OR PAY()OFF OR PROCEEDS
S15	2213	(UPGRADE OR UP()GRADE? ? OR TACKON OR TACK??()ON OR EXTRA -OR SURPLUS OR ADDITIONAL OR ADDON OR ADD()ON OR PIGGYBACK OR -PIGGY()BACK OR SUR() (CHARGE? ? OR FEE OR FEES OR PREMIUM? ? -OR RIDER? ? OR COST? ? OR PRICE? ?)
S16	151	SURCHARGE?
S17	110870	IC=A63F?
S18	2783	S1:S5 AND S6:S7
S19	17	S18 AND S8:S9
S20	2	S19 AND S10:S11
S21	9	S19 AND S12:S14
S22	0	S19 AND S15:S16
S23	3	S19 AND S17
S24	2	S1:S5 AND S8:S9 AND S10:S11
S25	16	S1:S5 AND S10:S11 AND S12:S16
S26	11	S25 AND S17
S27	33	S19:S26
S28	19	S27 AND PY<2002
S29	33	S27:S28
S30	33	IDPAT (sorted in duplicate/non-duplicate order)

? show files

File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)

(c) 2003 JPO & JAPIO

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200376

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30/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015581088 \*\*Image available\*\*  
WPI Acc No: 2003-643245/200361

**Method for supplying advertisement lottery ticket using internet**  
Patent Assignee: KOREA ADLOTTERY CO LTD (KOAD-N)  
Inventor: LEE J M  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Week  
KR 2003041218 A 20030527 KR 200171856 A 20011119 200361 B

Priority Applications (No Type Date): KR 200171856 A 20011119  
Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
KR 2003041218 A 1 G06F-017/60

**Method for supplying advertisement lottery ticket using internet**

Abstract (Basic):

... A method for supplying an advertisement **lottery** ticket using the Internet is provided to enable a consumer to receive an opportunity for receiving a **prize** winning money and enable a **lottery** ticket entrepreneur to pay a **prize** winning money through a contract with an **insurance** company by connecting to a web server managed by the **lottery** ticket entrepreneur and requesting a **lottery** ticket issue for publicizing a store of an advertiser, thereby enabling the **lottery** ticket entrepreneur to receive an advertisement **lottery** ticket adapted to an image of an individual or the store at low cost and...

... A general user or an advertiser(20) connects to a web server(50) of a **lottery** ticket entrepreneur(10) through an Internet. The advertiser(20) orders a **lottery** ticket to the **lottery** ticket entrepreneur(10) in accordance with a procedure for purchasing an advertisement **lottery** ticket and executes an electronic payment of a cost with respect to the ordered advertisement **lottery** ticket. The advertiser(20) distributes a supplied advertisement **lottery** ticket to a consumer(30) without pay. Thus, the consumer(30) connects to the web server(50) at a drawing date for checking a drawing of the advertisement **lottery** ticket through a member joining process. If the advertisement **lottery** ticket is drawn, the consumer(30) receives **prize** winning money from an **insurance** company(40). If the consumer(30) is not a member, the **prize** winning money is paid from the **lottery** ticket entrepreneur(10)...

30/3,K/5 (Item 5 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015358086 \*\*Image available\*\*  
WPI Acc No: 2003-419024/200339  
XRPX Acc No: N03-334416

Lottery conduction method involves paying two different prize amounts  
of jackpot to non- insured and insured winning lottery ticket  
holders respectively at different payout times

Patent Assignee: GHELA M (GHEL-I)

Inventor: GHELA M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030045339	A1	20030306	US 2001941347	A	20010828	200339 B

Priority Applications (No Type Date): US 2001941347 A 20010828

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030045339	A1	9	A63F-013/00	

Lottery conduction method involves paying two different prize amounts  
of jackpot to non- insured and insured winning lottery ticket  
holders respectively at different payout times

Abstract (Basic):

... A jackpot for the lottery is determined. The two prize  
amounts that are respectively less than and greater than the jackpot ,  
are paid to holders of non- insured and insured winning lottery  
tickets at corresponding payout times.

... For conducting lottery .

...

...The involvement of the two different jackpot amounts enables the  
lottery participants to collect their share of jackpot immediately  
after winning...

...The figure shows the flowchart of the lottery conduction method

...Title Terms: PRIZE ;

International Patent Class (Main): A63F-013/00

30/3,K/9 (Item 9 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015085400 \*\*Image available\*\*  
WPI Acc No: 2003-145918/200314

Method for paying insurance money by sale profit using lottery

Patent Assignee: RYU D D (RYUD-I)

Inventor: RYU D D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002074864	A	20021004	KR 200114921	A	20010322	200314 B

Priority Applications (No Type Date): KR 200114921 A 20010322

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002074864	A	1	G06F-017/60	

Method for paying insurance money by sale profit using lottery

Abstract (Basic):

... A method for paying **insurance** money by a sale profit using a **lottery** is provided to enable a producer to sell a commodity smoothly by paying a remain...  
...cost and a managing cost out of a sale profit of a commodity for an **insurance** money of a **prize** winning member.  
... a user to a shopping site is induced. When the user buys a commodity, a **lottery** ticket for an **insurance** contract is embodied to the user and a **prize** winning or not is judged. If the user did not draw a winning number, a...  
...user drawn a winning number, the user is requested for joining to a repayment type **insurance**. If the user does not wish to join to the **insurance**, a gift certificate(or cash) is supplied. If the user wishes to join to the **insurance**, the user selects a wanted **insurance** commodity, and user's information necessary for a repayment type **insurance** contract is transmitted to an **insurance** site, and **insurance** money is paid...  
...Title Terms: **INSURANCE** ;

30/3,K/10 (Item 10 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014922840 \*\*Image available\*\*  
WPI Acc No: 2002-743547/ 200281  
Related WPI Acc No: 2002-743548  
XRPX Acc No: N02-585721

Game machine recognizes high probability state to decide insurance  
offer and indicates low probability flag when game continuance is judged  
independent of insurance offer

Patent Assignee: TOYOMARU SANGYO KK (TOYO-N)  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001300035	A	20011030	JP 2000121319	A	20000421	200281 B

Priority Applications (No Type Date): JP 2000121319 A 20000421

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001300035	A		20	A63F-007/02	

Game machine recognizes high probability state to decide insurance  
offer and indicates low probability flag when game continuance is judged  
independent of insurance offer

Abstract (Basic):

... is turned ON, due to occurrence of big win. Based on the  
indicated probability, the insurance offer is recognized. When the  
game continuance is decided independent of insurance, a low  
probability flag is indicated.

... Simplifies acquisition of game continuation chance due to  
periodic variation of prize winning probabilities...

...Title Terms: INSURANCE ;

International Patent Class (Main): A63F-007/02



30/3,K/12 (Item 12 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014776065 \*\*Image available\*\*  
WPI Acc No: 2002-596771/200264

Issuing method of cash receipt using lottery /income deduction card

Patent Assignee: LEE D H (LEED-I)

Inventor: LEE D H

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002019497	A	20020312	KR 20025698	A	20020131	200264 B
KR 387896	B	20030618	KR 20025698	A	20020131	200369

Priority Applications (No Type Date): KR 20025698 A 20020131

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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KR 2002019497	A		1	G07B-001/00	
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KR 387896	B			G07B-001/00	Previous Publ. patent KR 2002019497
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Issuing method of cash receipt using lottery /income deduction card

Abstract (Basic):

... A method for issuing a cash **receipt** using a **lottery** and/or an income deduction card is provided, to grasp the actual size and state...

... The method comprises the steps of recording the ID information to a **lottery** or an income deduction card and providing it for a user; reading the ID information recorded on the **lottery** or the income deduction card to transmit it to a value added network(VAN) terminal when a user presents the **lottery** or the income deduction card with cash; transmitting the trade information from the VAN terminal to a cash **receipt** approving server and generating the trade approving signal at the server and transmitting the signal to the VAN terminal and the **taxation** data to the terminal of the Office of National **Tax** Administration simultaneously; and transmitting the approving signal from the VAN terminal to the terminal of a member store and issuing a cash **receipt** at the terminal...

...Title Terms: **RECEIPT** ;

30/3,K/13 (Item 13 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014714306

WPI Acc No: 2002-535010/200257

XRPX Acc No: N02-423506

Lottery **game**

Patent Assignee: SMIRNOVA O V (SMIR-I)

Inventor: SMIRNOVA EH R; SMIRNOVA O V; SMIRNOVA E R

Number of Countries: 089 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
RU 2182834	C1	20020527	RU 2001124491	A	20010905	200257 B
WO 200320383	A1	20030313	WO 2001RU547	A	20011217	200328

Priority Applications (No Type Date): RU 2001124491 A 20010905

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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RU 2182834	C1		A63F-003/06	
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WO 200320383	A1 R		A63F-003/06	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN  
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Lottery **game**

Abstract (Basic):

... Game involves selling **tickets** to game participants. **Prize** fund is formed from money received by selling **tickets**. The **prize** is **raffled** off by checking coincidence of a characteristic feature with individual characteristic feature of **lottery ticket**. The **prize** fund is distributed over the winning **tickets** and the won **prize** is paid. **Lottery tickets** are produced as **taxes** certificates having three parts: the base one and two separable ones. One of the separable

...a protection member. It has a characteristic feature inside of the folded part. Payments on **prize** are settled as **taxes** paid for the winning **ticket** owner within the limits of the **prize** sum. The **taxes** are transferred as **prize** is carried out in the nearest **taxes** payment terms after drawing **prizes**.

... Increased cultural level in paying **taxes**. 3 cl...

International Patent Class (Main): A63F-003/06

PUB-NO: WO003020383A1  
DOCUMENT-IDENTIFIER: WO 3020383 A1  
TITLE: LOTTERY GAME  
PUBN-DATE: March 13, 2003

INVENTOR-INFORMATION:

NAME	COUNTRY
SMIRNOVA, OLGA VLADIMIROVNA	RU
SMIRNOVA, ELINA ROMOVNA	RU

ASSIGNEE-INFORMATION:

NAME	COUNTRY
SMIRNOVA OLGA VLADIMIROVNA	RU
SMIRNOVA ELINA ROMOVNA	RU

APPL-NO: RU00100547

APPL-DATE: December 17, 2001

PRIORITY-DATA: RU2001124491A ( September 5, 2001)

INT-CL (IPC): A63F003/06

ABSTRACT:

CHG DATE=20030507 STATUS=N>The invention relates to large-scale games and can be used in order to improve the fiscal culture of taxpayers&period; Said invention is characterised in that the owners of bought lottery tickets raffle off a prize fund formed by lottery tickets sales&comma; the winnings being paid in the form of the taxes of the winner&period;

(12) МЕЖДУНАРОДНАЯ ЗАЯВКА, ОПУБЛИКОВАННАЯ В СООТВЕТСТВИИ С  
ДОГОВОРом О ПАТЕНТНОЙ КООПЕРАЦИИ (РСТ)

(19) ВСЕМИРНАЯ ОРГАНИЗАЦИЯ  
ИНТЕЛЛЕКТУАЛЬНОЙ СОБСТВЕННОСТИ  
Международное бюро



(43) Дата международной публикации:  
13 марта 2003 (13.03.2003)

PCT

(10) Номер международной публикации:  
WO 03/020383 A1

(51) Международная патентная классификация<sup>7</sup>:  
A63F 3/06

(21) Номер международной заявки: PCT/RU01/00547

(22) Дата международной подачи:  
17 декабря 2001 (17.12.2001)

(25) Язык подачи: русский

(26) Язык публикации: русский

(30) Данные о приоритете:  
2001124491 5 сентября 2001 (05.09.2001) RU

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(81) Указанные государства (национально): AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU, ZA, ZW.

(84) Указанные государства (регионально): ARIPO патент (GH, GM, KE, LS, MW, MZ, SD, SI, SZ, TZ, UG, ZM, ZW), евразийский патент (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), европейский патент (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), патент OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Опубликована

С отчётом о международном поиске..

В отношении двухбуквенных кодов, кодов языков и других сокращений см. «Пояснения к кодам и сокращениям», публикуемые в начале каждого очередного выпуска Бюллетеня PCT.

(54) Title: LOTTERY GAME

(54) Название изобретения: ЛОТЕРЕЙНАЯ ИГРА

(57) Abstract: The invention relates to large-scale games and can be used in order to improve the fiscal culture of taxpayers. Said invention is characterised in that the owners of bought lottery tickets raffle off a prize fund formed by lottery tickets sales, the winnings being paid in the form of the taxes of the winner.

[Продолжение на след. странице]

30/3,K/31 (Item 31 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2003 JPO & JAPIO. All rts. reserv.

07436019

LIFE **INSURANCE** CAPABLE OF SELECTING DIVIDEND REBATE AS **REWARD**

PUB. NO.: 2002-304529 [JP 2002304529 A]  
PUBLISHED: October 18, 2002 (20021018)  
INVENTOR(s): TADA TAKEHIKO  
APPLICANT(s): TADA TAKEHIKO  
APPL. NO.: 2001-140715 [JP 20011140715]  
FILED: April 04, 2001 (20010404)

LIFE **INSURANCE** CAPABLE OF SELECTING DIVIDEND REBATE AS **REWARD**

#### ABSTRACT

PROBLEM TO BE SOLVED: To allow an **insurance** contractor to select whether the contractor receives the dividend rebate of a life **insurance** as the dividend rebate as a conventional manner or deposits a part or the whole part of the dividend rebate as the original fund of a **reward** .

SOLUTION: In this life **insurance** for allowing an **insurance** contractor to select the dividend rebate as a **reward** , the **insurance** contractor is able to select whether to receive the dividend rebate as the dividend rebate...

...or to deposit a part of the dividend rebate as the original fund of a **reward** for receiving the dividend rebate as the **reward** by **lottery** .

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Set	Items	Description
S1	2362	GAME?(2N)CHANCE OR LOTTERY OR LOTTERIES OR LOTTO? ? OR SWE-EPSTAKE? OR SWEEP()STAKE?
S2	11	(MASS OR MEGA) () (BUCKS OR MILLIONS) OR MASSMILLIONS OR MEG-ABUCKS OR MEGAMILLIONS
S3	571	POWERBALL OR POWER()BALL OR RAFFLE? ? OR KENO OR TOMBOLA?
S4	5517	PICK() (FOUR OR FIVE OR SIX OR THREE) OR SLOT()MACHINE? OR -ROULETTE?
S5	23231	CASINO? OR GAMBLING OR GAMBLE? ? OR GAMING
S6	24328	TICKET? ? OR CHIT? ? OR BALLOT? ? OR TOKEN? ? OR STAKE? ?
S7	276520	SLIP? ? OR RECEIPT? ? OR STUB? ? OR VOUCHER? ?
S8	7111	TAX OR TAXES OR TAXING OR TAXATION
S9	58292	ASSESSMENT OR INCOMETAX? OR LEVY OR LEVIE? ? OR IMPOST? ?
S10	62035	INSURE OR INSURES OR INSURING OR INSURANCE OR INSURED
S11	2179	UNDERWRIT? OR UNDER()WRIT? OR INDEMNIT?
S12	14360	REWARD? OR AWARD? OR PRIZE?
S13	1409	LUMPSUM? OR LUMP() (SUM OR SUMS) OR JACKPOT? OR JACK() (POT -OR POTS) OR WINNINGS
S14	100554	PAYOUT OR PAY()OUT OR PAYOFF OR PAY()OFF OR PROCEEDS
S15	14039	(UPGRADE OR UP()GRADE? ? OR TACKON OR TACK??()ON OR EXTRA -OR SURPLUS OR ADDITIONAL OR ADDON OR ADD()ON OR PIGGYBACK OR -PIGGY()BACK OR SUR) () (CHARGE? ? OR FEE OR FEES OR PREMIUM? ? -OR RIDER? ? OR COST? ? OR PRICE? ?)
S16	5263	SURCHARGE?
S17	6002	IC=A63F?
S18	1278	S1:S5(5N)S6:S7
S19	1	S18 AND S10:S11(10N)S8:S9
S20	21	S18 AND S8:S9(10N)S12:S14
S21	54	S1:S5 AND S10:S11(5N) (S8:S9 OR S12:S14)
S22	11	S1:S5 AND S15:S16(5N)S6:S7
S23	79	S19:S22
S24	28	S23 AND S17
S25	79	S23:S24
S26	45	S25 AND PY<2002
S27	45	IDPAT (sorted in duplicate/non-duplicate order)

? show files

File 348:EUROPEAN PATENTS 1978-2003/Nov W03

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File 349:PCT FULLTEXT 1979-2002/UB=20031127,UT=20031120

(c) 2003 WIPO/Univentio

27/5,AB/3 (Item 3 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

00536473

Game machine

Spielautomat

Machine de jeu

PATENT ASSIGNEE:

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Oyama-shi, Tochigi-ken, (JP), (applicant designated states:  
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LEGAL REPRESENTATIVE:

Nicholls, Michael John (61941), J.A. KEMP & CO. 14, South Square Gray's  
Inn, London WC1R 5LX, (GB)

PATENT (CC, No, Kind, Date): EP 497562 A2 920805 (Basic)  
EP 497562 A3 930421  
EP 497562 B1 960522

APPLICATION (CC, No, Date): EP 92300723 920128;

PRIORITY (CC, No, Date): JP 9126853 910128

DESIGNATED STATES: AT; CH; DE; FR; GB; LI

INTERNATIONAL PATENT CLASS: G07F-017/34; G07F-017/32;

CITED PATENTS (EP A): EP 148001 A; DE 3912640 A; DE 3334474 A; EP 393376 A;  
GB 2171234 A; GB 2211975 A; WO 8002512 A

ABSTRACT EP 497562 A2

A slot machine wherein a predetermined insurance premium value is set for example by inserting a predetermined number of coins besides a value, e.g. a number of coins, to be bet on each game prior to starting a game, thereby to start an insurance period. During the insurance period, the values having been bet on games are summed up. When the sum reaches a predetermined amount, a predetermined value of insurance is paid out, whereupon the insurance period is terminated. Also when a big hit occurs, the insurance period is terminated. A display displays the values having been bet on games played in insurance period. The number of games may be used instead of the values having been bet on the games. (see image in original document)

ABSTRACT WORD COUNT: 129

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920805 A2 Published application (A1with Search Report  
;A2without Search Report)  
Search Report: 930421 A3 Separate publication of the European or  
International search report  
Examination: 931027 A2 Date of filing of request for examination:  
930830  
Examination: 950201 A2 Date of despatch of first examination report:  
941219  
Grant: 960522 B1 Granted patent  
Lapse: 970115 B1 Date of lapse of the European patent in a  
Contracting State: DE 960823  
Oppn None: 970521 B1 No opposition filed  
Lapse: 970709 B1 Date of lapse of the European patent in a  
Contracting State: CH 960522, LI 960522, DE  
960823  
Lapse: 970709 B1 Date of lapse of the European patent in a  
Contracting State: CH 960522, LI 960522, DE  
960823

Lapse: 980128 B1 Date of lapse of the European patent in a  
Contracting State: CH 960522, LI 960522, DE  
960823, GB 970128

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	466
SPEC A	(English)	EPABF1	3345
Total word count - document A			3811
Total word count - document B			0
Total word count - documents A + B			3811





(12) **EUROPEAN PATENT APPLICATION**

(21) Application number : **92300723.1**

(51) Int. Cl.<sup>5</sup> : **G07F 17/34**

(22) Date of filing : **28.01.92**

(30) Priority : **28.01.91 JP 26853/91**

(43) Date of publication of application :  
**05.08.92 Bulletin 92/32**

(84) Designated Contracting States :  
**AT CH DE FR GB LI**

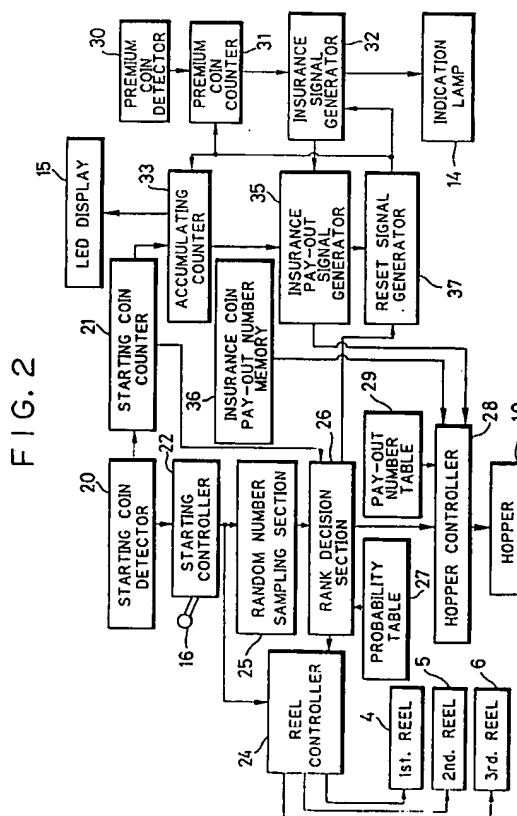
(71) Applicant : **KABUSHIKI KAISHA UNIVERSAL**  
**561, Oaza Arai**  
**Oyama-shi Tochigi-ken (JP)**

(72) Inventor : **Okada, Kazuo, c/o K.K. Universal of**  
**3-22-9 Takanawa, Minato-ku**  
**Tokyo (JP)**

(74) Representative : **Nicholls, Michael John**  
**J.A. Kemp & Co., 14, South Square, Gray's Inn**  
**London WC1R 5LX (GB)**

(54) **Game machine.**

(57) A slot machine wherein a predetermined insurance premium value is set for example by inserting a predetermined number of coins besides a value, e.g. a number of coins, to be bet on each game prior to starting a game, thereby to start an insurance period. During the insurance period, the values having been bet on games are summed up. When the sum reaches a predetermined amount, a predetermined value of insurance is paid out, whereupon the insurance period is terminated. Also when a big hit occurs, the insurance period is terminated. A display displays the values having been bet on games played in insurance period. The number of games may be used instead of the values having been bet on the games.



27/5,AB/5 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00843441

GAMING SYSTEM AND METHOD  
SYSTEME ET METHODE DE JEU

Patent Applicant/Assignee:

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92069, US, US (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

NEFF Gregor N (agent), Kramer Levin Naftalis & Frankel LLP, 919 Third  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200176708 A1 20011018 (WO 0176708)

Application: WO 2001US11304 20010406 (PCT/WO US0111304)

Priority Application: US 2000195626 20000406

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: A63F-003/06

Publication Language: English

Filing Language: English

Fulltext Word Count: 16788

English Abstract

The **gaming** system operates a **lottery** system for a single state, or includes multiple state systems (502, 504, 510) each having many different instant-winner ticket games (32) and distributed ticket dispensers (530). A supervisory computer system is provided. A jackpot is provided which increases with the sale of each ticket in the system. The dispensers (530) have code readers (355, 357) which are used to detect the sale of each ticket (352). The game is won when the code number detected by one of the code readers (355, 357) matches the code for a jackpot winner.

French Abstract

Cette invention concerne un systeme de jeu de loterie, du type a etat unique ou a etats multiples (502, 504, 510). Chaque systeme est compose de multiples jeux differents a tickets gagnants instantanes (32) et de distributeurs de tickets (530). Le systeme est assorti d'un systeme informatique de controle. On trouve une cagnotte qui augmente a proportion des tickets de jeu vendus. Les distributeurs (530) comportent des lecteurs de code (355, 357) servant a detecter la vente de chaque ticket (352). Le jeu est gagne lorsque le numero de code detecte par l'un des lecteurs de code (355, 357) correspond au code gagnant de la cagnotte.

Legal Status (Type, Date, Text)

Publication 20011018 A1 With international search report.

Examination 20020502 Request for preliminary examination prior to end of  
19th month from priority date

27/5,AB/36 (Item 36 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00469230

A GAMING DEVICE FOR OPERATING IN A REVERSE PAYOUT MODE AND A METHOD OF  
OPERATING SAME

DISPOSITIF DE JEUX ET PARIS DESTINE A FONCTIONNER EN MODE DE REMBOURSEMENT  
INVERSE, ET PROCEDE DE MISE EN OEUVRE CORRESPONDANT

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,

Inventor(s):

WALKER Jay S,

JORASH James A,

SPARICO Thomas M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9900164 A1 19990107

Application: WO 98US8020 19980420 (PCT/WO US9808020)

Priority Application: US 97885345 19970630

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML  
MR NE SN TD TG

Main International Patent Class: A63F-009/22

Publication Language: English

Fulltext Word Count: 13734

#### English Abstract

A gaming device (100) wherein a play generates one of multiple possible outcomes (120, 130) having reverse payout information (Figs. 3a-3d). The gaming device (100) includes a memory device (124, 116) containing a first set of data correlating possible outcomes to a first set of payouts (Fig. 2a-2c) and a second set of data correlating possible outcomes to a second set of payouts (Figs. 3a-3d). The second set of data correlates a majority of outcomes to positive payouts and the first set of data correlates a majority of outcomes to other than positive payouts. The gaming device (100) also includes a payout selector (144) indicating a mode of play for which of the first set of data and the second set of data the gaming device (100) is to access. In an alternative embodiment, the gaming device (100) includes a memory having only the second set of data.

#### French Abstract

La presente invention concerne un dispositif de jeux et paris (100) dans lequel un jeu genere l'un des multiples resultats possibles (120, 130) comportant une information de remboursement inverse (Fig 3a - 3d). Ce dispositif de jeux et paris (100) comporte un dispositif de memoire (124, 116) contenant d'une part un premier fichier de donnees faisant une correlation entre les premiers resultats possibles et un premier jeu de remboursements (Fig. 2a - 2c), et d'autre part un deuxieme fichier de donnees faisant une correlation entre les deuxiemes resultats possibles et un deuxieme jeu de remboursements (Fig. 3a - 3d). Le deuxieme fichier de donnees fait la correlation d'une majorite de resultats avec les remboursements positifs, le premier fichier de donnees faisant la correlation d'une majorite de resultats avec des remboursements autres que positifs. Ce dispositif de jeux et paris (100) comporte egalement un selecteur de remboursements (144) indiquant un mode de jeu designant

lequel du premier fichier de donnees ou du deuxieme fichier de donnees doit etre offert en acces au dispositif de jeux et paris (100). Selon une realisation, le dispositif de jeux et paris (100) comporte une memoire ne comportant que le deuxieme fichier de donnees.



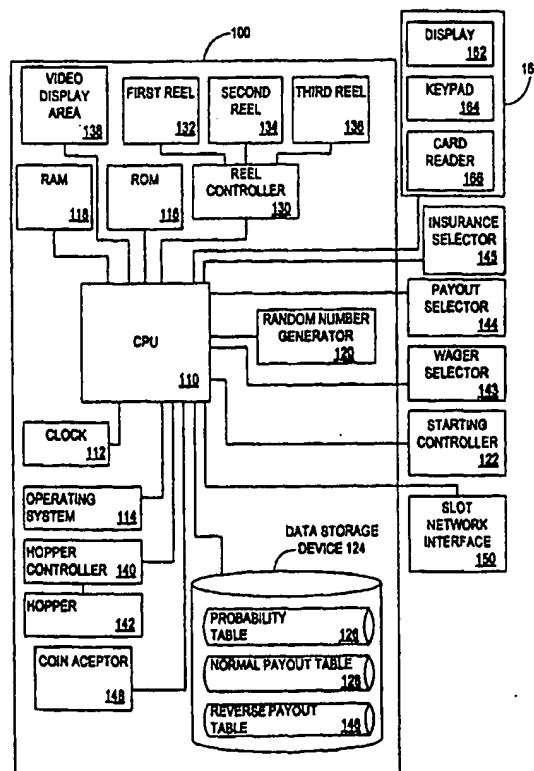
## INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification <sup>6</sup> : <b>A63F 9/22</b>		(11) International Publication Number: <b>WO 99/00164</b>
<b>A1</b>		(43) International Publication Date: 7 January 1999 (07.01.99)
(21) International Application Number: PCT/US98/08020 (22) International Filing Date: 20 April 1998 (20.04.98) (30) Priority Data: 08/885,345                      30 June 1997 (30.06.97)                      US (71) Applicant: WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP [US/US]; Four High Ridge Park, Stamford, CT 06905-1326 (US). (72) Inventors: WALKER, Jay, S.; 124 Spectacle Lane, Ridgefield, CT 06877 (US). JORASH, James, A.; Apartment 5G, 25 Forest Street, Stamford, CT 06901 (US). SPARICO, Thomas, M.; 115 Lockwood Road, Riverside, CT 06878 (US). (74) Agents: HUGHES, Christopher, A.; Morgan & Finnegan, L.L.P., 345 Park Avenue, New York, NY 10154 (US) et al.		(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, GM, GW, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).  Published With international search report.

(54) Title: A GAMING DEVICE FOR OPERATING IN A REVERSE PAYOUT MODE AND A METHOD OF OPERATING SAME

## (57) Abstract

A gaming device (100) wherein a play generates one of multiple possible outcomes (120, 130) having reverse payout information (Figs. 3a-3d). The gaming device (100) includes a memory device (124, 116) containing a first set of data correlating possible outcomes to a first set of payouts (Fig. 2a-2c) and a second set of data correlating possible outcomes to a second set of payouts (Figs. 3a-3d). The second set of data correlates a majority of outcomes to positive payouts and the first set of data correlates a majority of outcomes to other than positive payouts. The gaming device (100) also includes a payout selector (144) indicating a mode of play for which of the first set of data and the second set of data the gaming device (100) is to access. In an alternative embodiment, the gaming device (100) includes a memory having only the second set of data.



27/5,AB/42 (Item 42 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00342696

**MULTI-TIERED WAGERING METHOD AND GAME**

**JEU D'ARGENT A PLUSIEURS NIVEAUX ET SON MODE D'EMPLOI**

Patent Applicant/Assignee:

SHUFFLE MASTER INC,

Inventor(s):

BREEDING John G,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9625208 A1 19960822

Application: WO 96US1740 19960208 (PCT/WO US9601740)

Priority Application: US 95388292 19950214

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IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD  
SE SG SI SK TJ TM TT UA UG UZ VN KE LS MW SD SZ UG AT BE CH DE DK ES FR  
GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: **A63F-001/00**

Publication Language: English

Fulltext Word Count: 9327

**English Abstract**

A multi-tiered wagering game and method, including a playing card wagering game, involves placing a first game wager (22a-c) and an optional second wager and entry fee (23a-g) to participate in the game. Cards are dealt by the dealer, two face down to the dealer (21) and three face down to each player (19a-g). Players inspect their cards and the dealer gives each player the opportunity to withdraw one part of their bet. The dealer then turns over one of the cards (21) and again gives each player the opportunity to withdraw a second part of the bet. Then all remaining face down cards are shown, and based on the shown cards the remaining game wagers are resolved. Also based on the shown cards, players that placed an optional second wager and entry fee (23a-g) become eligible for bonus payouts and become eligible to participate in a second game to determine the winner of a super jackpot.

**French Abstract**

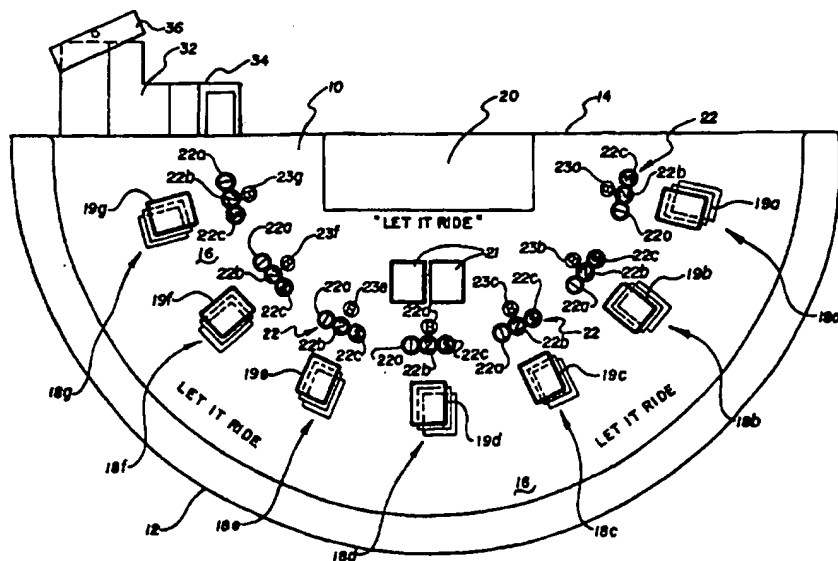
Jeu de carte pour parieurs a plusieurs niveaux et son mode d'emploi consistant a déposer une premiere mise (22a-c) et une seconde mise facultative et un droit d'entree (23a-g) pour y participer. Les cartes sont distribuees face vers le bas par le meneur de jeu a raison de deux pour lui-meme (21) et de trois par joueur (19a-g). Les joueurs regardent leurs cartes et le meneur donne a chacun d'eux la possibilite de retirer une partie de l'enjeu. Chacun des joueurs decide, puis le meneur retourne l'une des cartes (21) et redonne a chacun des joueurs la possibilite de retirer une deuxieme partie de l'enjeu. Les joueurs decident, puis montrent leurs cartes, et en fonction de celles-ci, les mises restantes sont resolues. Egalement en fonction des cartes, les joueurs ayant place une deuxieme mise facultative et un deuxieme droit d'entree (23a-g) deviennent candidats a l'attribution d'un bonus et a la participation a un second tour qui designera le gagnant de la super cagnotte.



## INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification <sup>6</sup> : <b>A63F 1/00</b>	<b>A1</b>	(11) International Publication Number: <b>WO 96/25208</b> (43) International Publication Date: 22 August 1996 (22.08.96)
<p>(21) International Application Number: PCT/US96/01740</p> <p>(22) International Filing Date: 8 February 1996 (08.02.96)</p> <p>(30) Priority Data: 08/388,292 14 February 1995 (14.02.95) US</p> <p>(71) Applicant: SHUFFLE MASTER, INC. [US/US]; 10921 Valley View Road, Eden Prairie, MN 55344 (US).</p> <p>(72) Inventor: BREEDING, John, G.; 10569 Bluff Road, Eden Prairie, MN 55347 (US).</p> <p>(74) Agents: JOHNSON, Eugene, L. et al.; Dorsey &amp; Whitney P.L.L.P., Pillsbury Center South, 220 South Sixth Street, Minneapolis, MN 55402-1498 (US).</p>	<p>(81) Designated States: AM, AT, AU, BB, BG, BR, BY, CA, CH, CN, CZ, DE, DK, EE, ES, FI, GB, GE, HU, IS, JP, KE, KG, KP, KR, KZ, LK, LR, LT, LU, LV, MD, MG, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, TJ, TM, TT, UA, UG, UZ, VN, ARIPO patent (KE, LS, MW, SD, SZ, UG), European patent (AT, BE, CH, DE, DK, ES, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).</p> <p><b>Published</b> With international search report. Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</p>	

(54) Title: MULTI-TIERED WAGERING METHOD AND GAME



## (57) Abstract

A multi-tiered wagering game and method, including a playing card wagering game, involves placing a first game wager (22a-c) and an optional second wager and entry fee (23a-g) to participate in the game. Cards are dealt by the dealer, two face down to the dealer (21) and three face down to each player (19a-g). Players inspect their cards and the dealer gives each player the opportunity to withdraw one part of their bet. The dealer then turns over one of the cards (21) and again gives each player the opportunity to withdraw a second part of the bet. Then all remaining face down cards are shown, and based on the shown cards the remaining game wagers are resolved. Also based on the shown cards, players that placed an optional second wager and entry fee (23a-g) become eligible for bonus payouts and become eligible to participate in a second game to determine the winner of a super jackpot.

Set	Items	Description
S1	28849	GAME?(2N)CHANCE OR LOTTERY OR LOTTERIES OR LOTTO? ? OR SWE-EPSTAKE? OR SWEEP()STAKE?
S2	1098	(MASS OR MEGA) () (BUCKS OR MILLIONS) OR MASSMILLIONS OR MEG-ABUCKS OR MEGAMILLIONS
S3	3725	POWERBALL OR POWER()BALL OR RAFFLE? ? OR KENO OR TOMBOLA?
S4	5194	PICK() (FOUR OR FIVE OR SIX OR THREE) OR SLOT()MACHINE? OR -ROULETTE?
S5	109839	CASINO? OR GAMBLING OR GAMBLE? ? OR GAMING
S6	371875	TICKET? ? OR CHIT? ? OR BALLOT? ? OR TOKEN? ? OR STAKE? ?
S7	196730	SLIP? ? OR RECEIPT? ? OR STUB? ? OR VOUCHER? ?
S8	478804	TAX OR TAXES OR TAXING OR TAXATION
S9	764855	ASSESSMENT OR INCOMETAX? OR LEVY OR LEVIE? ? OR IMPOST? ?
S10	441430	INSURE OR INSURES OR INSURING OR INSURANCE OR INSURED
S11	38136	UNDERWRIT? OR UNDER()WRIT? OR INDEMNIT?
S12	537956	REWARD? OR AWARD? OR PRIZE?
S13	11912	LUMPSUM? OR LUMP() (SUM OR SUMS) OR JACKPOT? OR JACK() (POT -OR POTS) OR WINNINGS
S14	137349	PAYOUT OR PAY()OUT OR PAYOFF OR PAY()OFF OR PROCEEDS
S15	17412	(UPGRADE OR UP()GRADE? ? OR TACKON OR TACK??()ON OR EXTRA -OR SURPLUS OR ADDITIONAL OR ADDON OR ADD()ON OR PIGGYBACK OR -PIGGY()BACK OR SUR) () (CHARGE? ? OR FEE OR FEES OR PREMIUM? ? -OR RIDER? ? OR COST? ? OR PRICE? ?)
S16	7716	SURCHARGE?
S17	472	S1:S5 AND S10:S11(10N) (S8:S9 OR S12:S14)
S18	35	S17 AND S1:S5(5N)S6:S7
S19	1	S17 AND S15:S16(10N)S6:S7
S20	5	S17 AND S15:S16(10N)S10:S11
S21	1	S17 AND S15:S16(10N)S12:S14
S22	4124	S1:S5(5N)S6:S7
S23	91	S22 AND S8:S9 AND S10:S11 AND S12:S14
S24	4	S23 AND S15:S16
S25	45	S18:S21 OR S24
S26	45	RD (unique items)
S27	35	S26 AND PY<2002

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File 94:JICST-EPlus 1985-2003/Nov W5  
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27/3,K/8 (Item 6 from file: 484)  
DIALOG(R)File 484:Periodical Abs Plustext  
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04485006 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Deterrence and damages: The multiplier principle and its alternatives**

Craswell, Richard

Michigan Law Review (MLW), v97 n7, p2185-2238, p.54

Jun 1999

ISSN: 0026-2234 JOURNAL CODE: MLW

DOCUMENT TYPE: Feature

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 24192

1999

TEXT:

... if they cannot get liability insurance (which would transfer the risk to a risk neutral **insurance** company). Most damage **awards** are legally insurable.<sup>86</sup> Even when they are not, many defendants are publicly held corporations...effect, the introduction of a multiplier turns the liability component of the price into a **lottery ticket**, with a bigger price up front supporting the chance of a bigger payoff at the end.

If customers are risk neutral, they will be indifferent toward this **lottery**; and if they are risk-preferring then they might actually like this sort of a **gamble**. It is more plausible, though, to assume that customers are risk averse, at least with respect to this sort of contingency. Those who would like some additional **gamble** can always go to the race track or play the state **lottery**, and it would be odd to posit a taste for **gambling** that could only be satisfied by wagering on a particular product defect. For most customers, then, the introduction of this extra **lottery** element will make the product less attractive, causing an additional welfare loss.<sup>92</sup>

Moreover, this...

...to the insurance company his or her right to the punitive portion of any damage **award**. In theory, the up-front payment by the **insurance** company would exactly compensate the consumer for that part of the higher product price that...

27/3,K/13 (Item 11 from file: 484)  
DIALOG(R)File 484:Periodical Abs Plustext  
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03852159 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**From the law of insurance to the law of lottery : An exploration of the  
changing composition of the British state**

Neary, Mike; Taylor, Graham

Capital & Class (PCNC), n65, p55-72, p.18

Summer 1998

ISSN: 0309-8168 JOURNAL CODE: PCNC

DOCUMENT TYPE: Feature

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 6690

**From the law of insurance to the law of lottery : An exploration of the  
changing composition of the British state  
1998**

...ABSTRACT: and crisis of the welfare state. It is argued that the development of the National **Lottery** is part of a fundamental recomposition of the state which reflects the decomposition of the 'law...

...the organising principle of the Keynesian Welfare State and its replacement by the 'law of **lottery** ' as the principle regulatory mechanism of the neo-liberal capitalist state

TEXT:

... and crisis of the welfare state. It is argued that the development of the National **Lottery** is part of a fundamental recomposition of the state which reflects the decomposition of the...

...the organising principle of the Keynesian Welfare State and its replacement by the 'law of **lottery** ' as the principle regulatory mechanism of the neo-liberal capitalist state.

Recent years have seen...

...state was premised to a recomposition of the state according to an emergent 'law of **lottery** '. These claims require some initial theoretical clarification.

Our argument in this paper is that the 'law of insurance' and the 'law of **lottery** ' represent changing tendencies within the 'general law of capitalist accumulation' through which the capital relation...of global Keynesianism. This needs to be related to our later remarks that the National **Lottery** constitutes an important neoliberal response to the fiscal crisis of the state. What we are suggesting is not that the money raised from the **Lottery** is sufficient to overcome the fiscal crisis of the state; but, rather, that modes of state intervention are becoming increasingly **lottery** -like in their forms.

The 'law of **lottery** ' is connected to the increasing problems of assessing risks through actuarial principles which is itself...

...the planner state. We explore this through an analysis of the workings of the National **Lottery** and the linkages between the crisis of insurance and the crisis of the state. We...

...meant that both levels of social welfare and access to employment has increasingly become a **game of chance** -a **lottery** . In the UK this national **lottery** has recently been accompanied by an official version-the National **Lottery** . Risk and chance are thus basic characteristics of the production and reproduction of neo-liberal...

...is legitimated through a state-sponsored discourse of risk and chance. In other words, the **lottery** has developed into a social form-a form of social being-which we explore in this paper as the 'law of **lottery**'. In order to pursue these themes we will begin by exploring the basic social form of chance and risk through an analysis of the National **Lottery** and insurance.

#### The National **Lottery**

There is nothing new about national **lotteries**. In Britain the first national **lottery** was sanctioned by Elizabeth I, took place in 1569 and consisted of 400,000 lots at 10 shillings each. In the years that followed the **lottery** became an essential tool of public finance. The profits from **lotteries** were used to repair harbours and ports and provided funds for expensive military campaigns: 10million...

...the Spanish Succession and later over 70million for the war against the American colonies. The **lottery** also provided resources for important infrastructural investment: both Westminster Bridge and the British Museum were established with resources from **lotteries**.

Later **lotteries** also benefited members of the 'propertied class' who bought vast quantities of the tickets which...

...beyond the means of ordinary people, and wealthy agents were able to sell shares in **lottery tickets** at a premium. This practice was formalised in 1788 when the Treasury sold all **tickets** to 'lottery contractors', often stockbrokers, who were responsible for generating the feverish excitement around the drawing of the **lottery**. Alongside this was the underground practice known as 'insurance': with tickets valid for a certain number of draws, individuals could 'hire' a **lottery ticket** for one of the days in which the **lottery** was being drawn and were thereby entitled to any prize drawn for that ticket on that day. There was, therefore, both the **lottery** and a **lottery** within a **lottery**: **gambling** on the outcome of the **lottery**.

The demise of the **lottery** is often attributed to the wave of public opposition generated by the new generation of political economists. In the 17th century William Petty described the **lottery** as a tax on 'unfortunate, self-conceited fools'. Adam Smith, David Ricardo and Henry Thornton all commented on the negative effects of **lotteries** on both the moral and economic health of the nation. According to a Parliamentary Report of 1808 the results of the **lottery** were that: Idleness, dissipation and poverty were increased: the most sacred and confidential trusts were...

...the perpetrators to death were committed.

This was compounded by the declining proportion of the **lottery** which contributed to the Exchequer; by 1819 the **lottery** was contributing less than one per cent to the 'ways and means' account of the Government. Consequently, the **lottery** was abolished in 1823, and apart from Premium Bonds, which were introduced in 1956, and...

...skill rather than chance) it has lain dormant ever since. Indeed, from the Victorian period **gambling** has been presented by both the state and the Church as a crime and a...

...Geoffrey Fisher, Archbishop of Canterbury, who fulminating against the introduction of Premium Bonds argued that **gambling**:

debas(ed) the spiritual coinage of the people (and that) ... the Government knows, as well...

...quoted in Financial Times 9/1/95).

Harold Wilson labelled Premium Bonds a 'squalid little **raffle**'.

However, in 1994 the National **Lottery** was re-introduced following an absence of over 170 years with the support of all...

...political parties and only stifled murmurs of discontent from the established Church. The new National **Lottery** began operating in the UK in November 1994. In its first full year of operation the **Lottery** operated under licence by the Camelot company had achieved sales of 5.2 billion, raised 1...

...good causes' and contributed 677 million to the exchequer (Camelot, 1996; Fitzherbert et al., 1996). The **Lottery** in the UK claims to be the largest and most efficient **lottery** in the world: when assessed in terms of the level of sales and as the the jackpot, the **Lottery** attracts 30 million regular players to both a twice-weekly draw and to a variety...

...order to assess the views of players and to engender a sense of 'ownership' amongst **lottery** players. Camelot itself has become an important corporate actor: in 1995-6 the company achieved...

...at least 265 million in extra sales (Camelot, 1996).

The 'good causes' which benefit from the **Lottery** come under five headings: arts, charities, heritage, millennium and sport. Money is distributed through the Arts Council, the National **Lottery** Charities Board, the National Heritage Memorial Fund, the Millennium Commission and the Sports Council. In deciding on the eligibility of projects for **Lottery** funds these bodies have to take into account the financial viability of projects, particularly as...

...the applicant. Together with the restrictions on local authority capital spending this has resulted in **Lottery** funds being disproportionately aimed at 'flagship' projects in London and the South East of England...

...share of the funds available (see Fitzherbert et al., 1996).

As a social form the **Lottery** clearly articulates the contradictions of the capital relation: mediating real human needs through the perverted

...key historical and logical factors behind its development and increasing importance at the present juncture? **Lotteries** have become popular in all advanced societies: indeed, a key argument in supporting the development of a **lottery** in the UK was that apart from Albania the UK was the only European society not to have some type of **lottery**. The National **Lottery** has played an important role in resolving the fiscal crisis of the state: it represents an ideological form which makes the payment of taxation into a leisure pursuit. The **Lottery** is a clear form of voluntary taxation: taxation that is, moreover, highly regressive with lower...

...Times 28/6/95). In a clear link to the past, the fastest sales of **lottery tickets** have been in poorest and richest parts of the UK: the devastated council estates of...

...London (Financial Times 15/7/95). The state has, in essence, encouraged the expansion of **gambling** from 74% of the population prior to the **Lottery** to 89% following the introduction of the **Lottery** (Financial Times, 5/6/95).

The introduction of the **Lottery** reveals important insights into the way in which the neo-liberal state has been reconstituted in the UK. The **Lottery** is a new form of nationalisation. An intensification of state power which attempts to colonize the worlds of **gambling**, charity and culture and make them increasingly functional for the neo-liberal accumulation of capital. Casualties of this process have been capitals within the UK **gambling** sector. Following the introduction of the **Lottery**

, the football pool industry suffered a loss in turnover of between 10% and 15% and...

...210,000 onearm bandits is 8million a week less than before the introduction of the **Lottery**. Related to this has been a 17% increase in calls to 'Gamblers Anonymous'. There is also an important sense in which the **Lottery** amounts to an important step towards the nationalization of culture. While the **Lottery** has been presented as part of a 'new cultural golden age' it also will mean the death of many arts organisations which fail to attract **Lottery** funding because either they are not financially viable or because they fail to generate partnership...

...UK as an example we argue that the regulation of societies through the 'law of **lottery**' has become increasingly important as the crises and contradictions of the Keynesian planner state have...

...a crisis of insurance which has resulted in the development and increasing importance of the **Lottery** as a social form. Insurance was the form of state invention manifested by the modes...

...liberal state in the Keynesian period. We will now explore the way in which the **Lottery** and **lottery**-like forms of state intervention are increasingly manifested by the modes of integration emerging from... contempt (Smith, 1970: 210-11). This was evident, Smith argued, in the universal success of **lotteries** through which individuals were systematically encouraged to pay over-inflated prices for tickets when the ...

...in which this has resulted in the subordination of the state by the 'law of **lottery**'. We will approach this through an exploration of the origins, development and crisis of state...form, however, allowed the state to cover higher than expected levels of unemployment through general **taxation**. Social **insurance**, therefore, linked aggregate levels of unemployment to the fiscal crisis of the state. In other...the spatial and temporal impact of unemployment has, therefore, become a matter of chance: a **lottery**. The 'law of insurance' has thus been supplanted by the 'law of **lottery**'.

The neo-liberal restructuring has involved the simultaneous restructuring of the economic, political and ideological...

...and economic recomposition of new modes of state intervention premised on these principles. The National **Lottery** is the most developed institutional form of this process. The crisis of state insurance is... society is thus a generalized crisis of capital expressed as uninsurability through the 'law of **lottery**'. The death of the future-how soon is now? Acknowledgment We would like to thank...

...Thesis, City University, London. Fitzherbert, L., C. Giussani and H. Hurd (eds.) (1996) The National **Lottery**

Year Book. Directory of Social Change, London. Giddens, A. (1990) The Consequences of Modernity, Polity...

...DESCRIPTORS: **Lotteries** ;

Set	Items	Description
S1	376159	GAME?(2N)CHANCE OR LOTTERY OR LOTTERIES OR LOTTO? ? OR SWE-EPSTAKE? OR SWEEP()STAKE?
S2	10835	(MASS OR MEGA)() (BUCKS OR MILLIONS) OR MASSMILLIONS OR MEG-ABUCKS OR MEGAMILLIONS
S3	63277	POWERBALL OR POWER()BALL OR RAFFLE? ? OR KENO OR TOMBOLA?
S4	61093	PICK() (FOUR OR FIVE OR SIX OR THREE) OR SLOT()MACHINE? OR -ROULETTE?
S5	1255258	CASINO? OR GAMBLING OR GAMBLE? ? OR GAMING
S6	3495241	TICKET? ? OR CHIT? ? OR BALLOT? ? OR TOKEN? ? OR STAKE? ?
S7	1163788	SLIP? ? OR RECEIPT? ? OR STUB? ? OR VOUCHER? ?
S8	1218508	ASSESSMENT OR INCOMETAX? OR LEVY OR LEVIE? ? OR IMPOST? ?
S9	4192059	INSURE OR INSURES OR INSURING OR INSURANCE OR INSURED
S10	908645	UNDERWRIT? OR UNDER()WRIT? OR INDEMNIT?
S11	5572329	REWARD? OR AWARD? OR PRIZE?
S12	165832	LUMPSUM? OR LUMP() (SUM OR SUMS) OR JACKPOT? OR JACK() (POT -OR POTS) OR WINNINGS
S13	1715705	PAYOUT OR PAY()OUT OR PAYOFF OR PAY()OFF OR PROCEEDS
S14	292198	(UPGRADE OR UP()GRADE? ? OR TACKON OR TACK??()ON OR EXTRA -OR SURPLUS OR ADDITIONAL OR ADDON OR ADD()ON OR PIGGYBACK OR -PIGGY()BACK OR SUR)() (CHARGE? ? OR FEE OR FEES OR PREMIUM? ? -OR RIDER? ? OR COST? ? OR PRICE? ?)
S15	93743	SURCHARGE?
S16	4067544	TAX
S17	2142194	TAXES
S18	68073	TAXING
S19	955180	TAXATION
S20	64089	S1:S5(5N)S6:S7
S21	266	S20 AND S9:S10(5N) (S8 OR S16:S19 OR S11:S13)
S22	24	S21 AND S14:S15
S23	140	S21 AND S9:S10(5N) (S16:S19 OR S8)
S24	130	S23 AND S1:S5(3N)S6:S7
S25	5	S21 AND S1(2N)S9
S26	88	S21 AND (S16:S19 OR S8) (3N)S9
S27	101	S22 OR S25 OR S26
S28	83	RD (unique items)
S29	67	S28 AND PY<2002

? show files

File 9:Business & Industry(R) Jul/1994-2003/Nov 26  
(c) 2003 Resp. DB Svcs.

File 16:Gale Group PROMT(R) 1990-2003/Nov 26  
(c) 2003 The Gale Group

File 47:Gale Group Magazine DB(TM) 1959-2003/Nov 26  
(c) 2003 The Gale group

File 80:TGG Aerospace/Def.Mkts(R) 1986-2003/Nov 26  
(c) 2003 The Gale Group

File 141:Readers Guide 1983-2003/Oct  
(c) 2003 The HW Wilson Co

File 148:Gale Group Trade & Industry DB 1976-2003/Nov 27  
(c)2003 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 482:Newsweek 2000-2003/Nov 26  
(c) 2003 Newsweek, Inc.

File 621:Gale Group New Prod.Annou.(R) 1985-2003/Nov 27  
(c) 2003 The Gale Group

File 635:Business Dateline(R) 1985-2003/Nov 27  
(c) 2003 ProQuest Info&Learning

File 636:Gale Group Newsletter DB(TM) 1987-2003/Nov 26  
(c) 2003 The Gale Group

File 646:Consumer Reports 1982-2003/Dec

(c) 2003 Consumer Union  
File 609:Bridge World Markets 2000-2001/Oct 01  
(c) 2001 Bridge  
File 649:Gale Group Newswire ASAP(TM) 2003/Nov 24  
(c) 2003 The Gale Group  
File 610:Business Wire 1999-2003/Dec 01  
(c) 2003 Business Wire.  
File 613:PR Newswire 1999-2003/Dec 01  
(c) 2003 PR Newswire Association Inc  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 20:Dialog Global Reporter 1997-2003/Dec 01  
(c) 2003 The Dialog Corp.  
File 570:Gale Group MARS(R) 1984-2003/Nov 27  
(c) 2003 The Gale Group  
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06  
(c) 2002 Phoenix Newspapers  
File 703:USA Today 1989-2003/Nov 28  
(c) 2003 USA Today



t 29/3,k/3,33,41,46,64

29/3,K/3 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

05430209 Supplier Number: 48235132 (USE FORMAT 7 FOR FULLTEXT)  
**Program Protects Against Tax Liabilities**  
Gjertsen, Lee Ann  
National Underwriter Property & Casualty-Risk & Benefits Management, p13  
Jan 19, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 796

... particular transaction, but covers any potential audit through the statute of limitations, he said.

'The **insurance** covers not only **taxes** due, but also fines and penalties associated with [the audit],' he said. In addition, the...

...gasoline, it does not get the benefit.

The target of this particular buyout company sold **lottery tickets**, as many such businesses do, he said. However, there was concern about how they recognized...

...part of a possible acquisition, Mr. Enelow said. He noted that the coverage will also **underwrite** a particular piece of **tax** advice pertaining to such a transaction, and insure against any ramifications of that opinion.

Of...

19980119

29/3,K/33 (Item 18 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

02177324 SUPPLIER NUMBER: 03371776 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Fifty nifty tax cutting ideas.**  
Givens, Susan; Luciano, Lani; Lynch, Richard A.; Rock, Andrea  
Money, v13, p64(7)  
Aug, 1984  
ISSN: 0149-4953 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 6313 LINE COUNT: 00474

19840800

29/3,K/41 (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0491390 BW1033

**AMER GAMING & ENTRTMNT 2: American Gaming & Entertainment makes announcement**

June 02, 1995

Byline: Business Editors

...all  
carrying costs of the Harolds Club property including, but not limited to, lease payments, **taxes**, **insurance** and utilities.  
The Company and Bennett have agreed to negotiate in good faith an agreement...

...The Company is precluded from conducting casino operations in Harolds Club Down Under prior to **receipt** of a **gaming** license from the Nevada State Gaming Control Board, although the aforementioned subsidiary has made a...

29/3,K/46 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

15345298 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**MaxLotto to Give Away Free Lottery Tickets Tied To National Lotto**  
**6/49 Drawing for New Player Referrals**  
CANADA NEWSWIRE  
February 26, 2001  
JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 461

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
**MaxLotto to Give Away Free Lottery Tickets Tied To National Lotto**  
**6/49 Drawing for New Player Referrals**

... 31st drawing of the national Lotto 6/49 will win \$14.6 million. ShadowMax's **jackpot** is **insured** through Blanch Crawley Warren, a licensed broker for Lloyd's of London.

"We understand and appreciate that buying **lottery tickets** online is still very foreign to most Canadians," said Brian Tierney, MaxLotto's CEO.

"Our...

... usage practices meet the most stringent standards for protecting site visitors' privacy.

Numbers for ShadowMax **lottery tickets** will be randomly generated and placed in player accounts prior to the March 31st national...

... website, <http://www.MaxLotto.ca>. Its bi-weekly \$154 million and weekly \$15.4 million **lottery** drawings are **insured** through Lloyd's of London broker Blanch Crawley Warren, guaranteeing prompt payouts to both winners  
...

20010226

29/3,K/64 (Item 5 from file: 492)  
DIALOG(R)File 492:Arizona Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rts. reserv.

05538035  
**SOLID BET: INSURER WINS 'THE PICK'**  
ARIZONA REPUBLIC (AR) - THURSDAY February 8, 1990  
By: E.J. MONTINI, Republic Columnist  
Edition: FINAL CHASER Section: VALLEY AND STATE Page: B1  
Word Count: 656

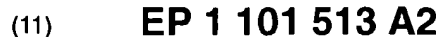
1990

...Don't let that fool you. In this state, people don't really win the lottery. Insurance companies do.

Here's how:

Lottery officials had said that Wednesday's jackpot for "The...  
...the money into the general fund.

Under state law, only 47.5 percent of the lottery - ticket money must be used for prizes. And even that money is divided among first-, second...  
...rest of us plop down our money and hope we pick the correct numbers, an insurance company gets its "prize" upfront without risking a cent. It then invests the lottery money in a way that...



**EUROPEAN PATENT APPLICATION**

(51) Int Cl.7: **A63F 3/00**

(21) Application number: 00123177.8

(22) Date of filing: 25.10.2000

(84) Designated Contracting States:  
**AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU**  
**MC NL PT SE**  
 Designated Extension States:  
**AL LT LV MK RO SI**

(72) Inventor: Rona, Gabby Steven  
Randwick NSW 2031 (AU)

(74) Representative: **Meddle, Alan Leonard**  
**FORRESTER & BOEHMERT**  
**Franz-Joseph-Strasse 38**  
**80801 München (DE)**

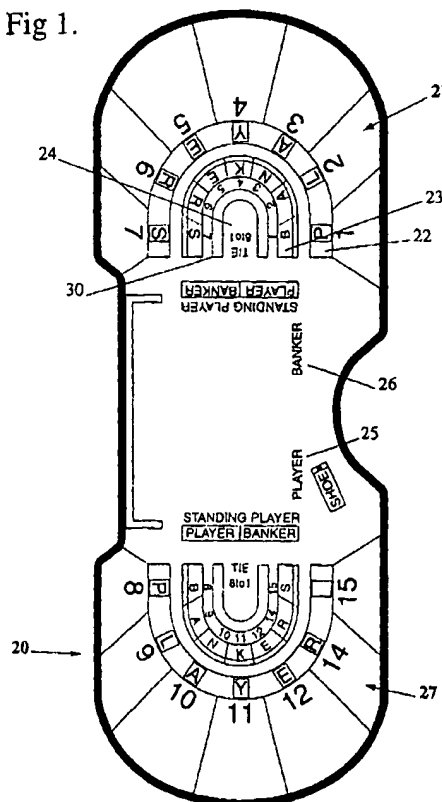
(30) Priority: 16.11.1999 AU PQ408499

(71) Applicant: **Luxembourg Holdings Pty Ltd.**  
**Randwick NSW 2031 (AU)**

(54) **Modified baccarat gaming**

(57) A modified form of baccarat gaming suitable for casinos and internet gaming. An additional form of wager, based on certain criteria of, for example, card totals being met is provided, as an insurance bet against house takings. A modified playing layout is also disclosed.

Fig 1.



PUB-NO: EP001101513A2  
DOCUMENT-IDENTIFIER: EP 1101513 A2  
TITLE: Modified baccarat gaming  
PUBN-DATE: May 23, 2001

INVENTOR-INFORMATION:

NAME	COUNTRY
RONA, GABBY STEVEN	AU

ASSIGNEE-INFORMATION:

NAME	COUNTRY
LUXEMBOURG HOLDINGS PTY LTD	AU

APPL-NO: EP00123177

APPL-DATE: October 25, 2000

PRIORITY-DATA: AU00PQ408499A ( November 16, 1999)

INT-CL (IPC): A63F003/00

EUR-CL (EPC): A63F003/00

ABSTRACT:

CHG DATE=20010601 STATUS=O> A modified form of baccarat gaming suitable for casinos and internet gaming. An additional form of wager, based on certain criteria of, for example, card totals being met is provided, as an insurance bet against house takings. A modified playing layout is also disclosed,  
<IMAGE>



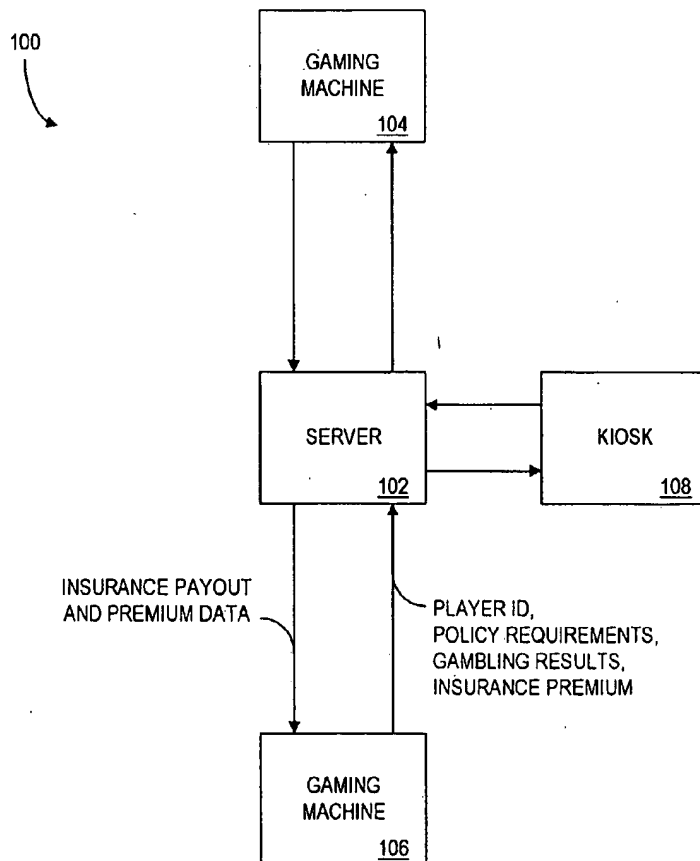
US 20030119585A1

(19) **United States**(12) **Patent Application Publication**  
**Walker et al.**(10) **Pub. No.: US 2003/0119585 A1**(43) **Pub. Date: Jun. 26, 2003**(54) **METHOD AND APPARATUS FOR  
PROVIDING INSURANCE POLICIES FOR  
GAMBLING LOSSES**(76) **Inventors: Jay S. Walker, Ridgefield, CT (US);  
James A. Jorasch, Stamford, CT (US);  
Stephen C. Tulley, Fairfield, CT (US);  
Michael D. Downs, Stamford, CT (US)****Correspondence Address:  
WALKER DIGITAL  
FIVE HIGH RIDGE PARK  
STAMFORD, CT 06905 (US)**

which is a continuation of application No. 09/168,398, filed on Oct. 6, 1998, now Pat. No. 6,254,482, which is a division of application No. 08/804,060, filed on Feb. 21, 1997, now Pat. No. 6,113,493.

**Publication Classification**(51) **Int. Cl.<sup>7</sup> ..... A63F 13/00**(52) **U.S. Cl. .... 463/25; 463/29**(57) **ABSTRACT**(21) **Appl. No.: 10/365,154**(22) **Filed: Feb. 11, 2003****Related U.S. Application Data**(60) **Continuation-in-part of application No. 09/816,017,  
filed on Mar. 23, 2001, now Pat. No. 6,561,903,**

A method according to some embodiments of the present invention provides for a game server to receive policy requirements of a user for a gambling loss insurance policy from a terminal. The game server determines a premium amount based on the policy requirements of the user and transmits information concerning the premium amount to the user.



DERWENT-ACC-NO: 2003-660800

DERWENT-WEEK: 200362

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TITLE: Insurance policy providing method for gambling losses, involves determining premium amount by game server based on policy requirements of user and transmits information concerning premium amount to user

INVENTOR: DOWNS, M D; JORASCH, J A ; TULLEY, S C ; WALKER, J S

PATENT-ASSIGNEE: DOWNS M D[DOWNI] , JORASCH J A[JORAI], TULLEY S C[TULLI], WALKER J S[WALKI]

PRIORITY-DATA: 2003US-0365154 (February 11, 2003) , 1997US-0804060 (February 21, 1997) , 1998US-0168398 (October 6, 1998) , 2001US-0816017 (March 23, 2001)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
US 20030119585 A1	June 26, 2003	N/A	040	A63F 013/00

APPLICATION-DATA:

PUB-NO	APPL-DESCRIPTOR	APPL-NO	APPL-DATE
US20030119585A1	Div ex	1997US-0804060	February 21, 1997
US20030119585A1	Cont of	1998US-0168398	October 6, 1998
US20030119585A1	CIP of	2001US-0816017	March 23, 2001
US20030119585A1	N/A	2003US-0365154	February 11, 2003
US20030119585A1	Div ex	US 6113493	N/A
US20030119585A1	Cont of	US 6254482	N/A
US20030119585A1	CIP of	US 6561903	N/A

INT-CL (IPC): A63F013/00

RELATED-ACC-NO: 2000-593529, 2002-162777 , 2002-225215

ABSTRACTED-PUB-NO: US20030119585A

BASIC-ABSTRACT:

NOVELTY - The method involves receiving a user identifier and policy requirements at a gaming machines (104,106) for a gambling loss insurance policy. And transmitting the policy requirements to a game server (102). The gaming machine receives a premium amount based on policy requirements from the game server. The policy requirement is an indication of type of or amount of coverage. Premium amount is finally displayed.

USE - Used for providing insurance policies for gambling losses.

ADVANTAGE - The method prevents the player from removing the player- tracking card until the period of coverage has expired. It also provides convenient distribution and administration of policies.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the gambling method.

Server 102

Gaming machines 104,106

Kiosk. 108

CHOSEN-DRAWING: Dwg.1/17

TITLE-TERMS: INSURANCE METHOD GAMBLING LOSS DETERMINE PREMIUM AMOUNT GAME SERVE  
BASED REQUIRE USER TRANSMIT INFORMATION PREMIUM AMOUNT USER

DERWENT-CLASS: P36 T01 T04 T05 W04

EPI-CODES: T01-J05A2E; T01-N02A3C; T04-G04; T05-H05E; T05-H08C; W04-X02E;

SECONDARY-ACC-NO:

Non-CPI Secondary Accession Numbers: N2003-527086

DERWENT-ACC-NO: 2003-643245

DERWENT-WEEK: 200361

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TITLE: Method for supplying advertisement lottery ticket using internet

INVENTOR: LEE, J M

PATENT-ASSIGNEE: KOREA ADLOTTERY CO LTD[KOADN]

PRIORITY-DATA: 2001KR-0071856 (November 19, 2001)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
KR 2003041218 A	May 27, 2003	N/A	001	G06F 017/60

APPLICATION-DATA:

PUB-NO	APPL-DESCRIPTOR	APPL-NO	APPL-DATE
KR2003041218A	N/A	2001KR-0071856	November 19, 2001

INT-CL (IPC): G06F017/60

ABSTRACTED-PUB-NO: KR2003041218A

BASIC-ABSTRACT:

NOVELTY - A method for supplying an advertisement lottery ticket using the Internet is provided to enable a consumer to receive an opportunity for receiving a prize winning money and enable a lottery ticket entrepreneur to pay a prize winning money through a contract with an insurance company by connecting to a web server managed by the lottery ticket entrepreneur and requesting a lottery ticket issue for publicizing a store of an advertiser, thereby enabling the lottery ticket entrepreneur to receive an advertisement lottery ticket adapted to an image of an individual or the store at low cost and to supply the consumer without pay.

DETAILED DESCRIPTION - A general user or an advertiser(20) connects to a web server(50) of a lottery ticket entrepreneur(10) through an Internet. The advertiser(20) orders a lottery ticket to the lottery ticket entrepreneur(10) in accordance with a procedure for purchasing an advertisement lottery ticket and executes an electronic payment of a cost with respect to the ordered advertisement lottery ticket. The advertiser(20) distributes a supplied advertisement lottery ticket to a consumer(30) without pay. Thus, the consumer(30) connects to the web server(50) at a drawing date for checking a drawing of the advertisement lottery ticket through a member joining process. If the advertisement lottery ticket is drawn, the consumer(30) receives prize winning money from an insurance company(40). If the consumer(30) is not a member, the prize winning money is paid from the lottery ticket entrepreneur(10).

CHOSEN-DRAWING: Dwg.1/10

TITLE-TERMS: METHOD SUPPLY ADVERTISE LOTS TICKET

DERWENT-CLASS: T01 T05

EPI-CODES: T01-J05A; T01-N01A2; T05-F;





US006540230B1

(12) **United States Patent**  
**Walker et al.**

(10) **Patent No.: US 6,540,230 B1**  
(45) **Date of Patent: Apr. 1, 2003**

(54) **METHOD AND APPARATUS FOR PLAYING  
A CARD GAME INCLUDING A BUST  
INSURANCE OPTION**

(75) Inventors: Jay S. Walker, Ridgefield, CT (US);  
James A. Jorasch, Stamford, CT (US);  
Peter Kim, Stamford, CT (US);  
Geoffrey M. Gelman, Stamford, CT  
(US); Peter J. Vogel, New Canaan, CT  
(US)

(73) Assignee: Walker Digital, LLC, Stamford, CT  
(US)

(\*) Notice: Subject to any disclaimer, the term of this  
patent is extended or adjusted under 35  
U.S.C. 154(b) by 0 days.

(21) Appl. No.: 09/610,120

(22) Filed: Jun. 30, 2000

#### Related U.S. Application Data

(60) Provisional application No. 60/201,863, filed on May 4,  
2000.

(51) Int. Cl.<sup>7</sup> ..... A63F 1/00

(52) U.S. Cl. .... 273/292; 273/274; 463/11

(58) Field of Search ..... 273/292, 303,  
273/274; 463/11-13

#### (56) References Cited

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Bustproof Blackjack from Gaming Analytics dated Jan. 27,  
1996.\*

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Band Beats the Economic Odds", The Vancouver Sun, Feb.  
7, 1992, Features Section at p. D1.

Kim, Jae-Ha, Grochowski, John, "Groupie? Girl Fans Not  
Always After Band. How to Keep from Being Worst Black-  
jack Player", Chicago Sun-Times, Dec. 6, 1996, WKPKP;  
Backbeatgaming Section at p. 521.

(List continued on next page.)

Primary Examiner—Paul T. Sewell

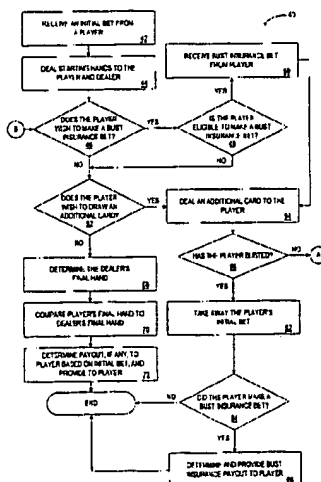
Assistant Examiner—V K Mendiratta

(74) Attorney, Agent, or Firm—Steven M. Santisi

#### (57) ABSTRACT

A method and apparatus of playing a card game such as  
Blackjack provides a player with at least one additional  
option for playing the card game. For example, a Blackjack  
player who has made an initial bet and was dealt an  
unfavorable starting hand may be provided with at least one  
additional option, such as making a bust insurance bet or  
mortgaging a round of play. If the player makes a bust  
insurance bet, he will receive a payout if he then busts upon  
drawing an additional card. If the player selects a mortgag-  
ing option, he agrees to play the current round of play or at  
least one future round of play in accordance with a revised  
rule that is unfavorable for the player in exchange for  
receiving an advantage during the current round of play.

43 Claims, 16 Drawing Sheets



DERWENT-ACC-NO: 2003-328275

DERWENT-WEEK: 200366

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TITLE: Card game playing method for playing e.g. blackjack in  
e.g. physical casino, involves giving bust insurance  
benefit to player when total value of current hand  
exceeds predetermined value

INVENTOR: GELMAN, G M; JORASCH, J A ; KIM, P ; VOGEL, P J ; WALKER, J S

PATENT-ASSIGNEE: WALKER DIGITAL LLC(WALKN)

PRIORITY-DATA: 2000US-201863P (May 4, 2000) , 2000US-0610120 (June 30, 2000)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
US 6540230 B1	April 1, 2003	N/A	037	A63F 001/00

APPLICATION-DATA:

PUB-NO	APPL-DESCRIPTOR	APPL-NO	APPL-DATE
US 6540230B1	Provisional	2000US-201863P	May 4, 2000
US 6540230B1	N/A	2000US-0610120	June 30, 2000

INT-CL (IPC): A63F001/00

RELATED-ACC-NO: 2003-287793, 2003-697134

ABSTRACTED-PUB-NO: US 6540230B

BASIC-ABSTRACT:

NOVELTY - The method involves dealing at least one card to a player to form a starting hand, and dealing cards to the player according to the player's request to form a current hand. The total value of the current hand is calculated. When the total value exceeds a predetermined value, a bust insurance benefit is given to the player.

USE - For playing e.g. blackjack in e.g. physical casino, online casino, gaming operators.

ADVANTAGE - Offers additional option to player dealt with unfavorable starting hand, thus preventing player from getting discouraged in playing further.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of the card game playing process.

CHOSEN-DRAWING: Dwg.2A/12

TITLE-TERMS: CARD GAME PLAY METHOD PLAY BLACKJACK PHYSICAL CASINO BUST  
INSURANCE BENEFICIAL PLAY TOTAL VALUE CURRENT HAND PREDETERMINED  
VALUE

DERWENT-CLASS: P36

SECONDARY-ACC-NO:

Non-CPI Secondary Accession Numbers: N2003-262550



US006561903B2

(12) **United States Patent**  
**Walker et al.**

(10) **Patent No.: US 6,561,903 B2**  
(45) **Date of Patent: \*May 13, 2003**

(54) **SYSTEM AND METHOD FOR GENERATING  
AND EXECUTING INSURANCE POLICIES  
FOR GAMBLING LOSSES**

(75) Inventors: **Jay S. Walker**, Ridgefield, CT (US);  
**James A. Jorasch**, Stamford, CT (US)

(73) Assignee: **Walker Digital, LLC**, Stamford, CT  
(US)

(\*) Notice: Subject to any disclaimer, the term of this  
patent is extended or adjusted under 35  
U.S.C. 154(b) by 0 days.

This patent is subject to a terminal dis-  
claimer.

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5,483,444 A 1/1996 Heintzeman et al. .... 364/401  
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5,910,048 A 6/1999 Feinberg ..... 463/25  
6,113,493 A 9/2000 Walker et al. .... 463/25  
6,254,482 B1 7/2001 Walker et al. .... 463/25

\* cited by examiner

(21) Appl. No.: **09/816,017**

(22) Filed: **Mar. 23, 2001**

(65) **Prior Publication Data**

US 2001/0012797 A1 Aug. 9, 2001

**Related U.S. Application Data**

(60) Continuation of application No. 09/168,398, filed on Oct. 6,  
1998, now Pat. No. 6,254,482, which is a division of  
application No. 08/804,060, filed on Feb. 21, 1997, now Pat.  
No. 6,113,493.

(51) Int. Cl.<sup>7</sup> ..... **A63F 9/24**

(52) U.S. Cl. .... **463/25; 463/20**

(58) Field of Search ..... 463/16-21, 25,  
463/40-42; 273/143 R; 705/4

(56) **References Cited**

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*Primary Examiner*—Michael O'Neill

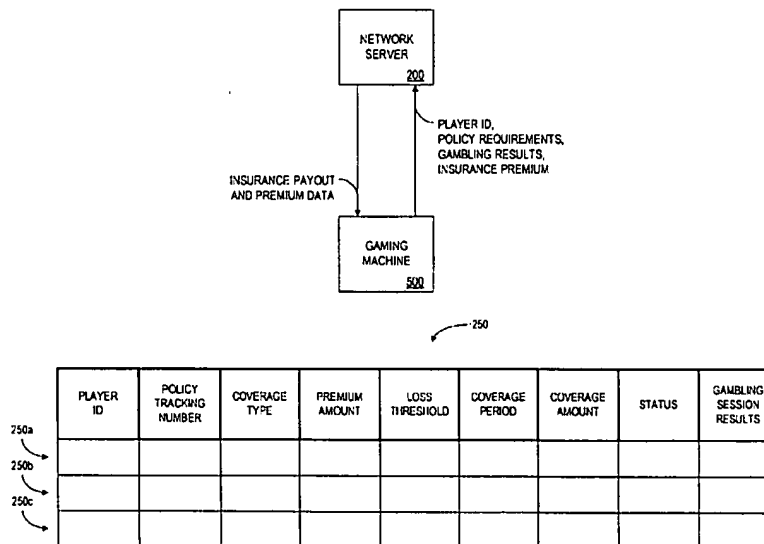
*Assistant Examiner*—Yveste Cherubin

(74) *Attorney, Agent, or Firm*—Michael D. Downs

(57) **ABSTRACT**

A system and method for providing a gambling loss insurance policy automatically computes insurance premiums and processes gambling sessions covered by the gambling loss insurance policies. The players may purchase the insurance policies using various means such as coins, earned winnings, or credit cards. The gambling loss insurance system provides a high level of flexibility for the players to define specific parameters of the insurance policy. Additionally, the players may purchase the insurance policies directly from the gaming machine, a custom terminal on casino floor, or cage personnel having access to a centralized network server.

**23 Claims, 14 Drawing Sheets**



DERWENT-ACC-NO: 2002-225215

DERWENT-WEEK: 200362

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TITLE: Gaming system for providing gambling insurance policy for protection against gambling losses, has network server which transmits information, that corresponds to premium cost, to a user

INVENTOR: JORASCH, J A; WALKER, J S

PATENT-ASSIGNEE: JORASCH J A[JORAI] , WALKER J S[WALKI], WALKER DIGITAL LLC[WALKN]

PRIORITY-DATA: 1997US-0804060 (February 21, 1997) , 1998US-0168398 (October 6, 1998) , 2001US-0816017 (March 22, 2001)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
US 20010012797 A1	August 9, 2001	N/A	022	A63F 009/24
US 6561903 B2	May 13, 2003	N/A	000	A63F 009/24

APPLICATION-DATA:

PUB-NO	APPL-DESCRIPTOR	APPL-NO	APPL-DATE
US20010012797A1	Div ex	1997US-0804060	February 21, 1997
US20010012797A1	Cont of	1998US-0168398	October 6, 1998
US20010012797A1	N/A	2001US-0816017	March 22, 2001
US20010012797A1	Div ex	US 6113493	N/A
US20010012797A1	Cont of	US 6254482	N/A
US 6561903B2	Div ex	1997US-0804060	February 21, 1997
US 6561903B2	Cont of	1998US-0168398	October 6, 1998
US 6561903B2	N/A	2001US-0816017	March 23, 2001
US 6561903B2	Div ex	US 6113493	N/A
US 6561903B2	Cont of	US 6254482	N/A

INT-CL (IPC): A63F009/24

RELATED-ACC-NO: 2000-593529, 2002-162777 , 2003-660800

ABSTRACTED-PUB-NO: US20010012797A

BASIC-ABSTRACT:

NOVELTY - A network server (200), connected to a game terminal e.g. slot machine (500), receives policy requirements from the game terminal. The game server determines a premium cost based on the policy requirements. The network server transmits information, which corresponds to the premium cost, to a user.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) a game server;
- (b) a game machine;
- (c) a computer readable medium;
- (d) a gambling insurance policy providing method;
- (e) a game transaction processing method;
- (f) a gambling insurance policy establishing method.

USE - For providing gambling insurance policy for protection against gambling losses.

ADVANTAGE - Provides protection against unlimited gambling losses with flexible insurance policies. Enables players to move between slot machines while maintaining high level of playing enjoyment.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of gaming system.

Network server 200

Slot machine 500

CHOSEN-DRAWING: Dwg.1/12



(12) **United States Patent**  
**Walker et al.**

(10) Patent No.: US 6,254,482 B1  
(45) Date of Patent: \*Jul. 3, 2001

(54) **SYSTEM AND METHOD FOR GENERATING AND EXECUTING INSURANCE POLICIES FOR GAMBLING LOSSES**

(75) Inventors: Jay S. Walker, Ridgefield; James A. Jorasch, Stamford, both of CT (US)

(73) Assignee: **Walker Digital, LLC, Stamford, CT**  
(US)

(\*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

This patent is subject to a terminal disclaimer.

(21) Appl. No.: 09/168,398

(22) Filed: **Oct. 6, 1998**

### Related U.S. Application Data

(62) Division of application No. 08/804,060, filed on Jun. 26, 1997, now Pat. No. 6,113,493.

(51) Int. Cl.<sup>7</sup> ..... A63F 9/24

(52) U.S. Cl. .... 463/25; 463/20

(58) **Field of Search** ..... 463/16, 17, 18,  
463/19, 20, 21, 25, 40, 41, 42; 705/4; 273/143 R

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4,669,731	*	6/1987	Clarke .....	463/20
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5,766,075	*	6/1998	Coak et al. ....	463/25

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*Primary Examiner*—Valencia Martin-Wallace

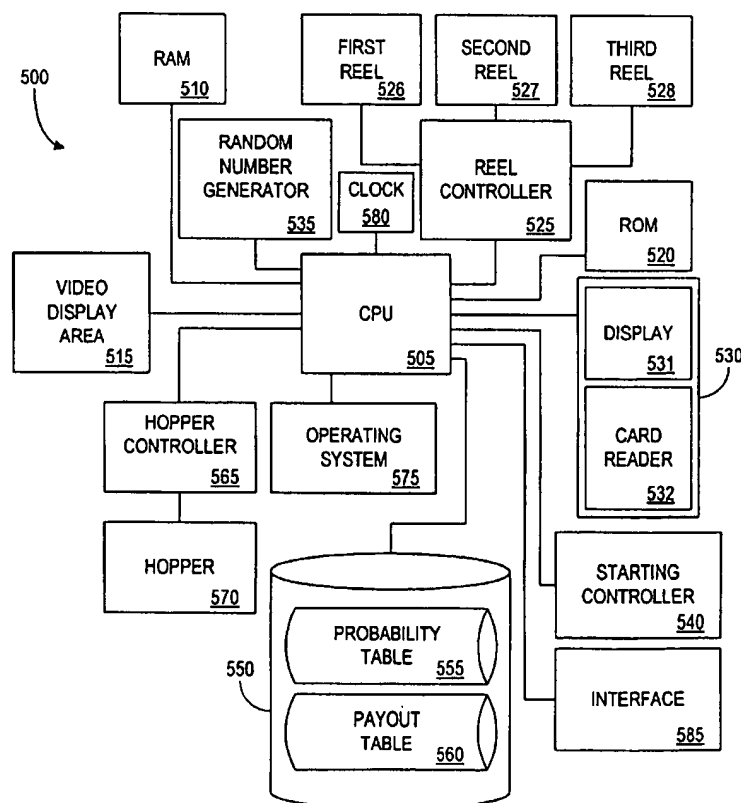
*Assistant Examiner—Binh-An Nguyen*

(74) *Attorney, Agent, or Firm*—Steven M. Santisi

(57) **ABSTRACT**

A system and method for providing a gambling loss insurance policy automatically computes insurance premiums and processes gambling sessions covered by the gambling loss insurance policies. The players may purchase the insurance policies using various means such as coins, earned winnings, or credit cards. The gambling loss insurance system provides a high level of flexibility for the players to define specific parameters of the insurance policy. Additionally, the players may purchase the insurance policies directly from the gaming machine, a custom terminal on casino floor, or cage personnel having access to a centralized network server.

**47 Claims, 12 Drawing Sheets**



DERWENT-ACC-NO: 2002-162777

DERWENT-WEEK: 200362

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TITLE: Game transaction processing method for issuing gambling loss insurance policy, involves transmitting player identifier and game result to server which determines insurance adjustment under specified policy

INVENTOR: JORASCH, J A; WALKER, J S

PATENT-ASSIGNEE: WALKER DIGITAL LLC[WALKN]

PRIORITY-DATA: 1997US-0804060 (February 21, 1997) , 1998US-0168398 (October 6, 1998)

PATENT-FAMILY:	PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
	US 6254482 B1	July 3, 2001	N/A	020	A63F 009/24

APPLICATION-DATA:	PUB-NO	APPL-DESCRIPTOR	APPL-NO	APPL-DATE
	US 6254482B1	Div ex	1997US-0804060	February 21, 1997
	US 6254482B1	N/A	1998US-0168398	October 6, 1998
	US 6254482B1	Div ex	US 6113493	N/A

INT-CL (IPC): A63F009/24

RELATED-ACC-NO: 2000-593529, 2002-225215 , 2003-660800

ABSTRACTED-PUB-NO: US 6254482B

BASIC-ABSTRACT:

NOVELTY - The user specified policy requirements associated with gambling loss insurance policy and player identifier (ID) are stored in memory (550). The player ID and game result are transmitted to game server which accesses policy requirements corresponding to the player ID and determines corresponding insurance adjustment under the policy.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Game system;
- (b) Game server;
- (c) Recording medium with program for processing game transaction of player

USE - For issuing gambling loss insurance policies to player in casinos which comprise slot machine, table game, video poker machine, standard reel machine, keno machine, etc.

ADVANTAGE - The game server calculates the premium cost based on the game result and player specified policy requirement, thereby provides protection against unpredictable gambling losses.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of slot machine.

Memory 550

CHOSEN-DRAWING: Dwg.5/12

TITLE-TERMS: GAME TRANSACTION PROCESS METHOD ISSUE GAMBLING LOSS INSURANCE  
TRANSMIT PLAY IDENTIFY GAME RESULT SERVE DETERMINE INSURANCE ADJUST  
SPECIFIED

DERWENT-CLASS: P36 T01 W04

EPI-CODES: T01-H07C5E; T01-H07C5S; T01-J05A1; T01-J05A2; T01-S03; W04-X02E;

SECONDARY-ACC-NO:  
Non-CPI Secondary Accession Numbers: N2002-124163



US006113493A

**United States Patent** [19]

Walker et al.

[11] **Patent Number:** 6,113,493[45] **Date of Patent:** Sep. 5, 2000

[54] **SYSTEM AND METHOD FOR GENERATING AND EXECUTING INSURANCE POLICIES FOR GAMBLING LOSSES**

[75] Inventors: Jay S. Walker, Ridgefield; James A. Jorasch, Stamford, both of Conn.

[73] Assignee: Walker Digital, LLC, Stamford, Conn.

[21] Appl. No.: 08/804,060

[22] Filed: Feb. 21, 1997

[51] Int. Cl.<sup>7</sup> ..... A63F 9/24

[52] U.S. Cl. .... 463/25; 463/20

[58] Field of Search ..... 463/16, 17, 18, 463/19, 20, 21, 25, 40, 41, 42; 705/4; 273/143 R

[56] **References Cited****U.S. PATENT DOCUMENTS**

4,669,731 6/1987 Clarke ..... 273/143 R  
 4,766,539 8/1988 Fox ..... 364/401  
 5,178,390 1/1993 Okada et al. .... 273/143 R

5,320,356 6/1994 Cauda ..... 273/292  
 5,674,128 10/1997 Holch et al. .... 463/42  
 5,766,075 6/1998 Cook et al. .... 463/25

Primary Examiner—Joe H. Cheng

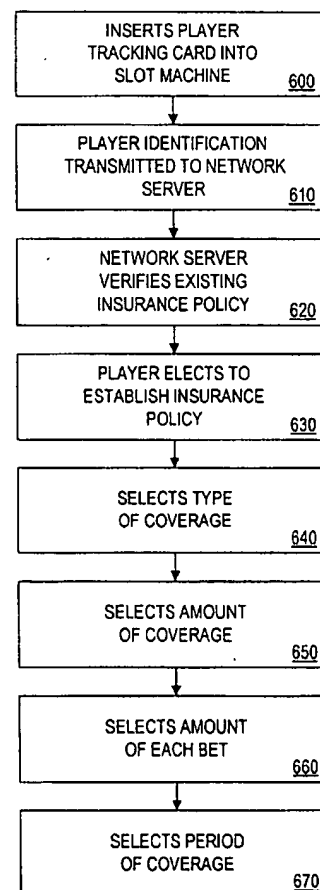
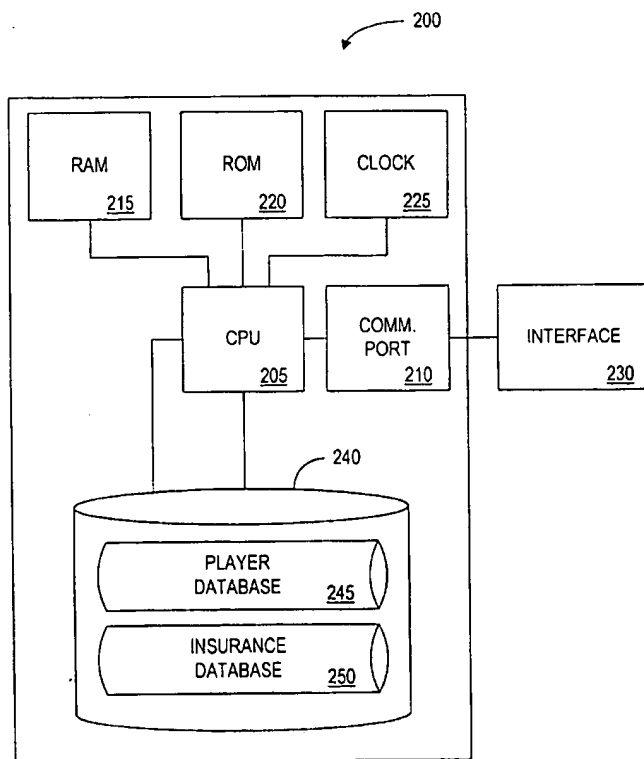
Assistant Examiner—Mark A. Sager

Attorney, Agent, or Firm—Dean Alderucci; Patrick J. Buckley; Nandu A. Talwalkar

[57] **ABSTRACT**

A system and method for providing a gambling loss insurance policy automatically computes insurance premiums and processes gambling sessions covered by the gambling loss insurance policies. The players may purchase the insurance policies using various means such as coins, earned winnings, or credit cards. The gambling loss insurance system provides a high level of flexibility for the players to define specific parameters of the insurance policy. Additionally, the players may purchase the insurance policies directly from the gaming machine, a custom terminal on casino floor, or cage personnel having access to a centralized network server.

**70 Claims, 12 Drawing Sheets**



DERWENT-ACC-NO: 2000-593529

DERWENT-WEEK: 200362

COPYRIGHT 1999 DERWENT INFORMATION LTD

TITLE: Gambling insurance policy providing method to user of gaming system, involves determining premium amount at game terminal based on policy requirements

INVENTOR: JORASCH, J A; WALKER, J.S

PATENT-ASSIGNEE: WALKER DIGITAL LLC[WALKN]

PRIORITY-DATA: 1997US-0804060 (February 21, 1997)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
US 6113493 A	September 5, 2000	N/A	020	A63F 009/24

APPLICATION-DATA:

PUB-NO	APPL-DESCRIPTOR	APPL-NO	APPL-DATE
US 6113493A	N/A	1997US-0804060	February 21, 1997

INT-CL (IPC): A63F009/24

RELATED-ACC-NO: 2002-162777, 2002-225215 , 2003-660800

ABSTRACTED-PUB-NO: US 6113493A

BASIC-ABSTRACT:

NOVELTY - The user ID and user specified policy requirements for only one gambling insurance policy received from the user at a game terminal, is transmitted to a game server. The premium amount determined based on the policy requirements is transmitted to the game terminal.

DETAILED DESCRIPTION - A confirmation to purchase the gambling insurance policy is received from the user. The policy requirements include a loss threshold and period of coverage. An INDEPENDENT CLAIM is also included for the system for providing a gambling insurance policy to a user.

USE - For providing gambling insurance policy to user of gaming system.

ADVANTAGE - Provides gambling loss insurance policies to players and offers protection against unpredictable gambling losses. Automatically processes gambling sessions covered by the gambling loss insurance policies.

DESCRIPTION OF DRAWING(S) - The figure shows table illustrating data structure of insurance database and flowchart illustrating process for selecting policy requirements.

CHOSEN-DRAWING: Dwg.2,6/12

TITLE-TERMS: GAMBLING INSURANCE METHOD USER GAME SYSTEM DETERMINE PREMIUM AMOUNT GAME TERMINAL BASED REQUIRE

DERWENT-CLASS: P36 T01 W04

EPI-CODES: T01-H07C5S; T01-J05A1; T01-P02A; W04-X02A3; W04-X02A8;

SECONDARY-ACC-NO:

Non-CPI Secondary Accession Numbers: N2000-439516